Volume LXXVIII CHICAGO, December 21, 1916 Number 16

UNITY

Freedom, Fellowship and Character in Religion

Official Organ of the Congress of Religion

The Vision of Peace

O, BEAUTIFUL Vision of Peace,
Beam bright in the eyes of Man!
The host of the meek shall increase,
The Prophets are leading the van.
Have courage: we see the Morn!
Never fear, tho' the Now be dark!
Out of Night the Day is born;
The Fire shall live from the spark.
It may take a thousand years
Ere the Era of Peace hold sway,
Look back and the Progress cheers
And a thousand years are a day!
The World grows—yet not by chance;
It follows some marvellous plan;
Tho' slow to our wish the advance,
God rules the training of Man.

—*Nathan Haskell Dole*

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UNITY

"HE HATH MADE OF ONE ALL NATIONS OF MEN"

VOL. LXXVIII THURSDAY, DECEMBER 21, 1916 NUMBER 16

THE MESSAGE OF CHRISTMAS.

Bid the din of battle cease,
Folded be the wings of fire;
Let your courage conquer Peace,
Every gentle heart's desire.

Let the crimson flood retreat,
Blended in the arc of Love;
Let the flags of nations meet;
Bind the raven, loose the dove.

Binding passion is subdued;
Men discern their common birth;
God hath made of kindred blood
All the peoples of the earth.

As in Heaven's bright face we look,
Let our kindling souls expand,
Let us pledge, on Nature's book,
Heart to heart, and hand to hand.

For the glory that we saw
In the battle flag unfurled,
Let us read Christ's better law,
Fellowship for all the world.

—*Julia Ward Howe.*

The Seven Arts is the title of a new magazine to be devoted to "the expression of the American spirit," whatever that may be. Perhaps the astute reader will discover it most clearly between the lines rather than in the lines. Perhaps some day the same reader will tell the puzzled editor what the *seven* arts are. We have made several lists, but they never come out quite the right number. Perhaps some High School reader of UNITY will send us a definitive list.

With the moving of *The Public* to New York City Chicago loses one of its independent voices in journalism. *The Public* is a publication as heroic as rare. The founder, Louis F. Post, while an uncompromising Single Taxer, and the paper he founded an untiring advocate of that theory, was always bigger than his theories and larger than his little paper. We trust that *The Public* is going into larger opportunities, but we hope it will not lose its virility, the snap and simplicity, the frankness and ability, that characterized its Chicago career. *The Public* is a paper to imitate and to trust. Long may it continue!

There are thirty thousand sawmills in the United States, according to the Forestry report for November, and the government proposes to find out where the logs come from and where the lumber goes to. Pity it had not begun this business half a century ago. But the forests are not the only natural resources that are being exploited by individual grabbers. It behooves the national government to be on the alert, saving the natural resources in mines, streams and soil, if it is to be just to comng generations. Once started, let the government continue until it becomes the vigilant guardian of the greatest asset of this or any other country—the human asset. Guard well the boys and girls! Foster human brain as well as brawn.

Much of the wisdom and more of the experience of today is interpreted in cartoons. One of the most convincing of recent cartoons is that which sets forth in graphic form the relative expenditure of Uncle Sam's money. Out of a total disbursement for the fiscal year just closed of $766,665,640.47, four-sevenths of it were spent for war; one-twenty-seventh for agricultural development; one-two-hundred-eighteenth in the interest of labor, and one-three-hundred-ninety-second for public health. The bag that holds the total expenditures reaches to Uncle Sam's waist; Mars is a bag so big that it must rest on the floor; Agriculture is a snug little bag that reaches to the knees; Labor holds its share in the left hand, about the size of a watch, while Health shows a little coin on the palm of the hand perhaps the size of a dollar. And still people wonder at the painful situation and complain of hard times and cry for relief.

The Mexican-American League is more than a name. There are some Americans who believe that the Mexicans are human and that Mexico is a land of spiritual as well as of material possibilities, and who are trying to find a way of helping our neighbors other than by shooting them. The publications of the League can be obtained of the Latin-American News Association, 1400 Broadway, New York City. Two of the tracts are before us: "The Man Carranza and His Work" and "Charges Against the Diaz Administration." It pays to read anything about Mexico that is written by non-militant students of the situation. Mexico is a sociologic problem before it is an economic one. It is a study in statecraft rather than a study in military tactics. Lincoln said of an unfortunate boy sentinel, sentenced to death for being found asleep on his post: "I don't see as shooting will do him any good." Neither can we help Mexico by shooting it; but Mexico needs help.

Notwithstandng the many "new issues" and hot problems, the everlasting questions of soul abide. Man's habit of peering into the dark and the unconquerable determination to pierce the veil if possible, abides. We have recently called attention to the works of John Haynes Holmes and Alfred W. Martin as recent discussions of the old problem from the standpoint of modern thought and in the light of scientific study and research. Along these same lines Doctor James T. Bixby of Yonkers, an old contributor to UNITY, published an article in the *Bibliotheca Sacra* for October, entitled "Recent Science and the Soul's Survival." Doctor Bixby has faced the molecule, studied him in the realm of infinite littleness, and found there the forces marshalled that eventually reach thought and consciousness. Force in the hands of the scientific becomes a power, infinite and eternal. The conclusion of the most recent science, according to Doctor Bixby, agrees with Paul: "The things that are seen are transitory; the things which are not seen are abiding."

The theory that the soul of man has no more unity or reality than a candle flame, and that when the disconnected atoms lose at death their combustible activity there is nothing left of the saint or martyr but a handful of ashes is not only morally unthinkable but scientifically incredible.

"What is excellent,
As God lives, is permanent;
Hearts are dust, hearts' loves remain;
Hearts' love will meet thee again."

Though tardily, not the less heartily, UNITY congratulates the promotion of Isaac Fisher to be the "University Editor of Fisk University." Some of the readers of UNITY may remember how, years ago, the editor of UNITY found Isaac Fisher at the head of the then prosperous Colored Agricultural School of Arkansas, and how he was first called to the attention of the editor by an ex-Confederate comrade who said: "I tell you right now, Isaac Fisher is the only nigger in Arkansas that I shake hands with." On the strength of the discovery, Mr. Fisher was first brought to Chicago as a speaker in the Theodore Parker Centennial held at Lincoln Centre, and he won an unenviable reputation in certain sections of the South because at the Memorial banquet in Chicago he sat next to Jane Addams, and the camera, with reckless impartiality, reported the fact in the morning papers. It is probable that this fact had something to do with Mr. Fisher's dismissal from that high post in Arkansas. Booker T. Washington brought him back to Tuskegee, of which he is an alumnus, and helped him start *The Negro Farmer,* a useful publication; and now he comes to Fisk University, where, we believe, a wider field of usefulness awaits him. Mr. Fisher has already won honor in the field of economic and civic researches; he is the author of several prize essays along these lines, and more is to be expected.

The Reverend Curtis W. Reese, pastor of the Unitarian Church of Des Moines, Iowa, takes the State seriously and carries its interests into the pulpit. His patriotism extends beyond the city and reaches at least State limits. Iowa is a good point from which to study the nation. And the nation is but the first milestone in the course of Internationalism. In a recent sermon before the Iowa Chamber of Commerce, he told these business men that while the per capita wealth of the United States was something less than $2, Iowa's wealth was over $3.50 per capita; that her literacy is the highest in America; that hers is the sanity that belongs to the cautiously progressive; that Des Moines, the captal city of a State devoted to corn and hogs, still engages 20 per cent of its population in manufacturing interests; that twenty thousand people in Des Moines pay their bills with money earned in factories. That sermon must have been a stimulating one to the Hawkeyes. But let them beware lest the broad prairies of Iowa be conserved for corn at the cost of breathing spaces for her shop workers. Mr. Reese was not content to stop with this splendid display of prosperity, but he has been probing into the housing problems of Des Moines, and has been finding unthinkable conditions in many of the tenement houses, and he pleads for more room outside the house as well as inside, and urges upon the city its responsibility in these directions. He calls for constructive politicians who will favor, if need be, municipal housing. Let Mr. Reese continue his work and let others follow his example. Let them see to it that there is a garden patch in connection with the homes of the factory workers; that there are flowers in front of the houses and a piano inside. The intelligent state of Iowa has the opportunity of glorifying labor and ennobling the laborer. It has the money; it has the space; it claims to have the brains. Now it only needs an investment of conscience and courage.

And now it is a "Woman's Auxiliary to the American Council of the World Alliance for Promoting International Friendship Through the Churches" that is called. The meeting is to be held January 13th and 14th, 1917, at Garden City, and is to close with a woman's mass meeting in Broadway Tabernacle in New York. It is planned to have "women of national renown" to speak on "The Responsibility of Christian Women for International Justice and Good Will." Surely Ruskin was right when he said "The women can put an end to war whenever they are determined so to do," and Aristophanes developed the same proposition over two millenniums before Ruskin. Women are increasingly responsible for the life of the Protestant churches. The retirement of men from the details of church life is a symptom not complimentary

either to men or to women, and we hope that we may be saved from still another woman's organization, even in the interests of international friendship. It will seek immediate efficiency at the cost of permanent power. Men's organizations have demonstrated, alas! their incompetency; by the same token the women have in many directions proven their efficiency. But women's efficiency on many lines is already running into imbecility because of their exaggerated devotion to the parliamentary mechanics, the official functions, the outward demonstration of power, inadequately backed by thought and by the subtle forces of character and personality. These dangers are not feminine; they are human dangers, emphasized to a peculiar degree, perhaps, in American life. Let the women of the churches get to work, but not by themselves. If the men, women and children of the Protestant churches can be united on any subject, and their enthusiasm be awakened into co-operation on any lines, it would seem to be in the interest of Peace, the brotherhood of the gospel formulating itself in international fraternities. What we want is not more constitutions and by-laws but more life. Let the living be felt and heard.

Christmas Cheer

UNITY has for years tried to persuade its readers to see the civic and economic side of the Christmas season. It is pathetic to know that the season so charged with sentiment, so shot through and through with poetry, should carry in its wake so much bodily and mental exhaustion, should cause so many feet to ache and over-wearied eyes to droop. Looked at in the cold light of economic science, the Christmas trade assumes gruesome proportions. If the figures could be ascertained it would be startling, if not shocking, to know what proportion of the year's activities and expenditures in the commercial world are centered in what is innocently called "The Holiday Trade," in preparation for which manufacturers, shippers and retailers have been busy for months.

Is it ungracious to call attention to the sordid and weary side of Christmas? Somehow, in spite of all this weariness, perhaps on account of it, the routine of life is broken, the year is shortened, the home is brightened and the individual life is cheered. So let no accent of ours be interpreted as destructive criticism, but we would like to ameliorate the fatigue, to modify the expense, and simplify the holiday programs that the heart might be none the less glad but the head less weary. We would relieve the body of some of its strain that the spirit may be more buoyant.

Many years ago UNITY tried to inaugurate a protest against the slaughter of Christmas trees, the denudation of vast acres of the young growth which nature produces slowly. Millions of young trees are thus intercepted on their way to their maximum utility. We abate no whit of our protest against this vandalism. Ship and train loads of beautiful young pines find their way into Chicago and are distributed in the homes and the churches. But if they carry with them in their ultimate reach a spiritual investment, the sacrifice may be justified.

The protest has not been wholly in vain. The suggestions thrown out in that agitation have taken root in many places. Nurserymen are growing "Christmas trees" with an eye of meeting the market and of saving the forests. We believe that in some cases, at least, practical forestry sees to it that the hill sides are thinned and not devastated.

There is another expediency to be commended. The growth of "municipal Christmas trees," in neighborhood celebration, has in some ways taught other towns to do as they did in "Friendship Village," to decorate the live trees. Now that electricity will light for us a safe candle and the electrician can wire for us the live tree without marring its beauty or limiting its life, there is a beautiful way of making manifest the spirit of brotherhood which is the burden of the Jesus message. Let parks, churches, public schools, plant trees or foster the trees already planted, so that they will bloom annually as a Christmas Tree and the rest of the year give beauty to the street, shelter the birds and shade the playing children.

UNITY believes in preaching Christmas sermons before Christmas time. It would abate the activities, reduce the strain so that the Christmas joys which thrive only where there is a sense of leisure and a possibility of rest, may be realized more abundantly.

In this spirit we bid our friends, old and new, once more, and for the thirty-eighth time, a MERRY, MERRY CHRISTMAS!!

CHRISTMAS GIFTS.*

Wise men offered
Myrrh and gold
Frankincense and
Jewels old
As the birth of ages.

Shepherd's giving
Simply done;
Adoration
Sweet to One
As the gift of sages.

What have we to
Offer, then?
Our best selves, we
Women, men,
This our souls engages.

E. G. PECKER.

* This "Christmas Gift" comes to UNITY from Peking, China, with the following kindly words to the Editor:
"I am enclosing some verses which you may or may not find usable. This gives me an opportunity to express my great admiration for your paper. It is sent me regularly by Dr. Dole of Jamaica Plain and I would miss it very much if he discontinued sending it."
E. J. P.

High Days and Holy Days:

By WILLIAM L. PRICE

Christmas time again! And we have but laid aside the tools of summer work, trimmed our lamps for the long nights, counted up the gains and losses of the year; the loss of outworn things, the gain of fellowships. The old year just going, silent and sorrowful to death; when the new year breaks, the days of our efforts grown shorter, the shadows of eternal night drawn near, when the world is waked by Christmas bells, and a new year is born. But is there, I wonder, any old year, or any new year? Is there any death or birth? Perhaps these throbbings of the year are but the pulse beats of eternal life,—our dyings and our livings but the sleepings and wakings of eternal quests.

And these Christmas trees, this holly and this mistletoe, why do we hug them to our hearts and straightway go out bearing gifts, if our tree be but a sprig of cedar and our gift a smile?

Those old-time heathen who invented Christmas, with its birthday of the hope of the world, felt the terror of death approaching, saw life dropping with falling leaf, shed senile tears with setting suns and shortening days, made bloody sacrifice to dying time, and fiercely clutched the twigs of trees that did not die—holly, pine and mistletoe. They held them up as charms against the dying year that it should not die, piled high the yule fire on their hearths, gathered together, first in fear of death and then in hope of life, set up the green tree within their halls, heaped high the flaming hearth sun, drank deep at sign of lengthening days, and clasping hands in fellowship gave praise and gifts that the demon of the dying year had passed by them. And so they made Christmas in the land, made Christmas the birth of Christs and not the death of years, glorifying the unending approach of good out of departing evil.

But what do we with Christmas? What fears and hopes fill up the year's ending for us? What holidays do we make for ourselves and our children? Too often our fears are for the small things we shall receive and our hopes for the larger beneficence of a formal day of gifts and gorges. We moderns make no new symbols, we only unhallow the old. In the name of Science, which is the handmaid and prophet of mysteries, we deny all mystery, we depeople the wood and stream of dryad and of nymph, the rustling wind among the reeds wafts to our ears no more the pipes of Pan, we deny Pan because we no longer see the God within the beast. Dryad and nymph have fled because our life also has lost touch with the myriad phasing life around us.

We bring dry gifts in our hands at Christ's birthtime because we deny the Christ births of our daily lives; in denying that two crossed sticks could raise up the hearts of men, we also deny that the life of which it is a symbol can raise up lives of men.

Oh! we of little sense, as well as little faith! We who have denied the multi-symboled gods of old in the name of unity, we now deny that unity when we deny the mystery of life that runs through all. You who hold to Christmas as a mere set day of gifts, gifts mostly a burden to giver and a nuisance to recipient, you whose Thanksgiving Days are appointed by a President who merely hasn't the initiative, not to appoint them, you who observe Fourths of July, and Washington's Birthdays, as mere cessations from toil, what should you know of Holy Days? What poetry, what symbols make joyous your hearts with their dawn and hallow their departing hours?

How long I wonder will it take us to find out that "The life is more than meat and the body more than raiment"? How much longer shall the besotted god of things pollute the temples of our lives? That god of things that squats ever in the temple of art, befouling the very birthplace of man's soul, beguiling even the artsman into strange blasphemies of "art for art's sake," exalting gain,—self gain, above service.

What Christmas stories have we to tell our little children, whose laughter at the sweet myth of St. Nicholas is but the echo of our own bitter laughter at all things unseen and hallowed? If it be that our lives are so full of the flesh of material things that the spirit of art, the mystery of self-consciousness, the unspeakable awe of this life that pulses under our every touch in all things touchable, no longer bidding us think and talk in parable and myth of those things too real to be set down in the ledgers of our stupid knowledge, then our lives have gone astray and all our swelling boasts of progress are but dead echoes rumbling among the tombs and the deserted temples of our souls.

Why, those old, savage, idol breakers of the North who still clung to the belief, that but for the green trees of winter, the spring would not come again, had eyes that saw more than ours and souls that answered in poetic phrase, in symbol and in holy myth the questing of their eyes.

It almost makes one fear that progress has been in vain, that wealth is a curse, that it were better to be poor as the Irish peasant is poor, in order that there might be fairies on our hearths and poems in our hearts; one is almost tempted to wish that knowledge and comfort, wealth and invention be all swept away, and that we be forced like the poor Japanese to make our beauty out of tinsel and paper, of split bamboo and crude earth; almost we must begin to think poverty a blessing when we look upon life with the eyes of our souls.

But He whose birthday, like the birthdays of all the heroes and saviors of the world, has always been in the day of lengthening hours, said, "Except ye become as little children, ye shall in no wise enter the kingdom of Heaven." So now when Christmas comes, when we have given our banal gifts, our bought toys and the machine-made symbols of our Christ spirit, let us watch the children, see what they do, see what the toys mean to them so long as they hold together.

They play with them; and what is play? imagery, poetry, reality. Is the toy horse no more than painted wood? Is the doll only sawdust and sham? Listen to your children talk to them, look at the intense reality of unspoiled lives, whole because imaginative; why that doll nestling to your little maid's slim bosom is almost more alive to her than she is to you. It is to her a symbol, while too often your child is only a fact. And until you can play as the child plays, you shall have no holy days; until you shall choose the simple, your life shall be cluttered up with the complex.

We have found out that we can make many things, that life can be filled to overflowing, to the swamping of our souls with the dear-bought prodigality of our mechanic age. Some of you think that the whole trouble is that things are not evenly divided, while others think that out of poverty alone can grow all the virtues.

It is but the "Lo, here is Christ, Lo, there is Christ" of those other days, forgetting as they forgot that the Kingdom of God is within us. It is within ourselves that we must seek the answer to our quest. We may give each other liberty, we only can give ourselves freedom; freedom from the bondage of things, freedom to the hallowed glory of things moved by the life within them; freedom to that world of realization that dawns on those from whose eyes the veil of sordid materialism has been withdrawn.

Think of the exquisite life of those Japanese who, in the joy of the blossoming year, write poems and hang them on the trees, not primarily that others shall read, but that they shall express what others may read and so share their joy; and all those others must pay in an answering joy that bids them seek also the flowering branch.

But what do we know of the joy of spring, the glory of summer harvests, the sweet winey airs of autumn, or of the lightened belt and set teeth of old earth's winter time that carries her through the lean moons of the year, what does that mean to us? Our days are but days and our nights, nights, while to our children they seem the million formed miracles they really are. Until we have learned to choose simplicity and mystery, instead of complexity and mere explanations, which really explain nothing; until we can take knowledge from our handmaid, and not our master, until we can weave fables and draw symbols from our daily life, we shall not really live, and our Christmases and holidays shall remain the dreary year beats of our humdrum pilgrimage.

Until then we shall have no art, for art is interpretative symbolism, and it is the people and not the artists who must supply the life out of which vital symbols grow.

We shall have no real holidays, since they are the spontaneous and general recognition of a poetic concept of life, and have no place in materialism.

And we shall not really become as little children or know them and their mystic life, or play with them, or give them any love that is more than blind instinct. Oh! my fellow men, have we not played our dreary game of make-believe long enough? Do the stupid counters of our dismal playing really satisfy? Is it not time we turned from things, to the meanings that lie back of things; and time to discard such things as have no meaning in their possession, or joy in their making?

Can we not this Christmas Day listen to the call of the ages? "Come unto Me all ye that are weary and heavy laden." Can we not determine as soon as may be to throw aside such work as corrodes and such things as confuse, and turn to the inner life, demanding from ourselves the recognition of the artist and the poet who sleeps within the meanest of us? Let us work a little harder at our play and play a little harder at our work. Let us make more holidays, and more days holy, by gilding the dross of necessary things with the Midas touch of imagination which is only poetic realization!

And when we take account of stock let us look back to last Christmas and count the gifts of friendliness the year has brought to us, new friends found, old friends better known, the green of hope that carried us through the winter of despair, the sweetness of love teaching us to forget the bitterness of toil and disappointment. Holly berries for the blood of fellowship, mistletoe for hallowed gaieties, the mystic gifts of life hung round about the green tree of promised springs, the Christmas tree!

WHEN THE CHRIST WAS BORN.

When the dear Lord came to earth
That first Christmas morn,
Something to the world unknown
With the Christ was born.

Something holy, tender, true,
Noble, sweet and pure,
Love that joyed in sacrifice,
Patient to endure.

Love that gave without return
Asking but to bless,
Helping, soothing, serving still
Sorrow and distress.

And each Christmas morning since
As the years pass on,
Shows the love that never yet
From the world has gone.

Thoughts grow tender, hearts grow kind,
Grief forgets to mourn,
Touched by that diviner love
That with Christ was born.

—*Annie Johnson Flint.*

CHRISTMAS GREETINGS FROM THE SUNRISE HOUSE.

I have youth in my soul, undaunted,
Life carols a lifting hymn,
The moon is my golden shallop,
I sail on the morning's rim.

I believe in Eternal Goodness,
In fairies, and Christmas morn;
I am heir to the vast forever,
And I own every rose unborn.

I have dreams like the dust of rainbows,
Though my hair it is ashy gray;
I have tears of a storm-swept spirit,
And a mosque where I go to pray.

I have wings that have caught the music
That tangles the stars and rain;
I've a sort of colored tunic
Wrought of struggle and hope and pain.

There are glints as of snow-capped mountains,
The peace of a shepherd's lay,
The laughter of little children,
In my heart on a Christmas Day.

And here 'mong my maze of riches,
Where summer comes streaming through,
When the windows of God swing open,
Dear friend, there are thoughts of you.

How I wish you might share my treasures,
That deep in the silence lie,
So I'm sending these merry tidings,
From my home in the glens of sky.

—*Herbert Randall.*

CORRESPONDENCE

The German Proposals

To the Editor of UNITY:

As one who abhors German militarism and the theories of Bernhardi and Treitschke, and who would consider German victory as a world calamity, may I say how profoundly I hope American public sentiment will encourage the consideration by the Entente of the proposals made by the Central Powers. The Duma says it is determined to push the war until it secures "a definite renunciation by Germany of the aspiration which renders her responsible for the world war." What would constitute renunciation? What does this vague talk mean? Does it mean that Russia wants Constantinople and is willing to force millions of men to slaughter to accomplish her purpose?

The war has reached a stage in which the Entente demands, not as at first, merely the protection of the smaller nations, but a great aggrandizement in land. France wants Alsace-Lorraine, which once taken would breed future war; Italy wants the Trentino, and Albanian ports; all want to steal something and to risk more millions of lives to get it. The notion that German militarism can be destroyed by bombs is as futile as Torquamada's notion that heresy could be destroyed by rack and stake. Militarism is an idea. Whether Germany wins by guns or not, German militarism is already conquering the world. A defeated Germany would be as much a respecter of brute force as it is now.

The sole guarantee of peace which shall be permanent can be reached only by negotiations. Let Constantinople be made a free international city and the fortifications be razed, and Russia would have all the advantage that she would gain if, after the slaughter of more mllions of men, she held the city and were forced to guard it.

If the war continues as result of a refusal to consider terms of peace, it will be with redoubled ferocity, and not the slightest assurance that a year hence this war which has been a draw from the beginning will be other than a draw still. A League of Nations in which each shall pledge protection to the other and look toward reduction of armaments and free trade might be a possibility within six months if the proposals for negotiations were now heeded. Posterity will never pardon a continuance of this fearful devastation simply to add more territory as compensation for the loss of men and money.

If Germany were once included in a League and helped establish a World Court and Council of Conciliation; if it knew that all members of the League would combine against it if it refused the required delay for investigation before hostilities, it would have no temptation to engage in such a war as this. It was, they claim, a "preventive war" on Mr. Roosevelt's principle that one "must be ready to hit first and hit hard." Men and nations sin when they are tempted. They do not run great risks to sin when they are not tempted. Teutons will cease to be a menace only when temptation is removed and they like other nations are guaranteed the protection which only a League of Nations can provide.

Boston, Dec. 15, 1916 *Lucia Ames Mead.*

THE PULPIT

Genesis—"Beginnings"

A Hebrew Idyl of the Fourth Century B. C. Brought Down to Date

II.

The Advent of Man

A Sermon Preached November 12, 1916, in Abraham Lincoln Centre, by Jenkin Lloyd Jones.

STENOGRAPHICALLY REPORTED BY MISS MAY JOHNSON

Into the beauty of a new day we come, Father, into the glory of the hour that now is, we enter; may we also enter consciously into the sublime responsibilities of life. May we heed the beckoning hand that would lure us to our opportunities to serve Thee and Thine. Lift us, O God, out of the narrow and the selfish path into the broad road of truth and justice. Help us to feel the common life that surges about us and through us. Help us to realize the aeons back of us, lifting us age by age into the sunlight, guiding us generation after generation into the path of peace and the ways of righteousness. Give us courage, Father, to face the future. Give us energy to do our duty; clarify our minds, free us from prejudices and bigotry; purify our hearts, cure them of their hatred and bitterness. Make us loving and loyal, that we may go forth from this place better children of Thine, truer workers in Thy vineyard. Amen.

I read again as much of the Idyl of Creation found in Genesis as suits my purpose this morning:

These are the generations of the heavens and the earth when they were created, in the day that Jehovah God made earth and heaven. And no plant of the field was yet on the earth, and no herb of the field had yet sprung up; for Jehovah God had not caused it to rain upon the earth: and there was not a man to till the ground; but there went up a mist from the earth, and watered the whole face of the ground. And Jehovah God formed man of the dust of the ground, and breathed into his nostrils the breath of life; and man became a living soul. And Jehovah God planted a garden eastward, in Eden; and there he put the man whom he had formed. And out of the ground made Jehovah God to grow every tree that is pleasant to the sight, and good for food; the tree of life also in the midst of the garden, and the tree of the knowledge of good and evil.

And he breathed into his nostrils the breath of life and man became a living spirit.

This is a fragment of an old Hebrew song written two thousand or more centuries ago. I begin where I left off last Sunday, continuing the attempt to bring this song of creation, this story of beginnings, for that is the significance of the word Genesis, down to date.

We learned in studying the geologic story of this earth, since water began to lay the rocks in courses, that these rocks would measure twenty-five miles in thickness if arranged in successive layers around the earth. Stratification by water was produced by the same process then as now, by slow deposits, unhasting accretions.

Laying out on a scale of one hundred the measure of time which geologists estimate it took to form these layers of rocks, and representing the one hundred by a three-foot rule, it would take eighteen inches of that rule to represent the growth of the earth in what Haeckel calls the tangled forest period, when the only vegetation was in the water, and the only animals were the skulless creatures of the deep.

Passing out of this primordial period into the period when ferns were appearing on land and fishes in the sea, we may add twelve inches to our rule. We next come into what the geologists now call the secondary period, when the pines appear and reptiles crawl upon the earth, but we need add only four inches out of the thirty-six to measure this. This earth's life, like ours, was exhilarated as it came on the land, when the warm-blooded animals arrived. The tertiary period, when the great mammals lived, when the young were brought forth alive and the mother was prepared to prolong the period of infancy by suckle, the time of leafed forest, of birds and animals, requires only one and a half inches of our time scale to represent.

We now come to the period which the scientists call the Quaternary, or modern time, when man appears on the earth, so late a comer that the period of his residence in this world is represented by less than half an inch of our scale.

This is the geologic story offered by science as its commentary on the Genesis song which bloomed out of the heart of an old Hebrew prophet four centuries or more before Jesus was born.

Let us today think intensively of the arrival of man on the earth. As I said last Sunday, he found waiting a farm "to let," a tenement unoccupied. He came into a land radiant with flowers, umbrageous with trees, musical with birds. He found affection in the primitive form of mother love, paternal care and communal life already on the earth. Birds mated, elephants and simians and bees and ants, at least, lived in communities, guarding mutual interests, protecting their kind. Man did not break into this world a stranger. He was no immigrant from foreign parts. He appeared with a splendid ancestry back of him. He must have started on his human career as an animal on two feet with the fore limbs liberated, tipped with hands qualified for countless tasks, the thumbs arranged to meet the fingers, the hands swung upon a flexible wrist, with an adjustable forearm, making the most ingenious mechanical contrivance known in nature or art. Added to all this he had a most wonderful music box in his throat. At last there was an animal capable of speech. Words became counters of thought, as figures are counters in mathematics, and they lend themselves to endless combinations to represent human thought, as figures combine in the calculations of the engineer and mechanics. These bodies of ours testify to our ancestry and are full of traditional forms, relics of the life out of which we have risen. Such, perhaps, are the tonsils, the appendix, the pineal gland, that eye in the middle forehead which is a reminiscence of the reptilian age.

Nay, more, the story of the life out of which man rose is repeated in the life of every individual human being. Embryology discovers the development of the individual as he passes rapidly through the various stages of fish, dog and man.

Clodd says somewhere incidentally, "I have two embryos in my laboratory of which I cannot tell whether they belong to an insect, a quadruped or a man, because I neglected to put the label on when they reached my laboratory."

This, then, is the splendid story of the evolution of a splendid mechanism, this human body of ours. "In form how express and admirable," said the poet, indeed the "paragon of animals." There are disadvantages in the upright form, but with the great crowning achievement of the free hand, and the marvelous crowning revelation of the organ of speech, man is indeed lord of the terrestrial realm. Well did Haeckel say, "Language, after all, is the real characteristic of the *genus homo*." When speech came, then life on the globe took on new energy and moved on with a new impetus. O how beautiful has been the evolution of this world since man has come to carry on and complete the work of the unseen hand! How divinely he has lent himself to the architect behind the veil!

Man found forests already here, and he has made parks. He found the wolf, and he has made the dog. He found a rough, coarse, inelastic buffalo, out of which he made the Durham steer and the Jersey cow. He found a primitive animal somewhat like the zebra, stunted, stupid, small, and from that he has made the Morgan horse. He found fierce beasts ranging through the wilderness ready to take his life, grim enemies to the poor, weak creature whose claws had been refined into helpless fingers, whose tender body had lost the armor that would protect him in the fight, and who had been disarmed of horns, tusks, claws and stings. But man, physically the most defenceless creature ever landed upon the shores of time, was given this great bequest of brain with which he has been able to change the face of the earth. Man has triumphed over the fighting, scratching, biting, kicking animals. They are nearly all gone now. The lion and the tiger have retired into the jungles of Africa, and they are doomed. The rattlesnake and the crocodile in civilized countries have become curiosities, a terror only to the timid and superstitious, so rare are they, so helpless in the presence of man, though unarmed and unarmored, protected only by the weapons devised by wit.

At the close of the sermon last Sunday a man stopped me to say, "I thank you for making me feel smaller than a speck." Measured by his part in time, measured by his power to compete with the physical and brutal forces of the earth, man *is* "but a speck." But that same speck has made himself conversant with the territory of the heavens, has bound remote oceans together with an iron band, he has caused the desert to bloom into fragrant beauty and to bear luscious fruit. He has weighed the stars and traced their orbits, and I repeat deliberately, what has been challenged as mere rhetoric, that he who can measure a star is greater than the star, and he who can divine the procession of the equinox and can take hold of the crude materials offered by nature and refine and multiply and amplify them into a thousand shapes of beauty and utility, is greater than any aggregation of matter. When man came into language he came into the final weapon that is to drive away cruelty, selfishness, *brutality*. Mark the word. In human language the whole realm of the fighting, struggling, scratching, biting world is disposed of with one word, brutal, related to the brute. And there is no other word so fitting to apply to the human being who still preserves these relics of his humble origin in his life, in his thought, in his knowledge. There is no word so applicable to such character and condition as the word "brutal."

Said the late lamented William T. Stead at the first International Conference at the Hague, "I tell you, gentlemen, after all, the real peace congress is not now

in session here at the Hague, but down there at Antwerp this week, where there is an International Congress of the devotees of Esperanto." I know not what is to become of Esperanto. Probably Mr. Stead did not count very seriously on that, but the great fact remains that there in Antwerp were gathered representatives of the nations groping for a common speech, trying to devise a new vocabulary that would lift its possessors above all dividing lines, barbed wire defenses and bloody trenches, relics of our brutal ancestry.

The counting of primitive man was done on his fingers and toes. Darwin calls our attention to the fact that the lowest man, the Australian, is scarcely able to grasp an intelligent conception beyond four. After that he gets mixed and uncertain. But I have read in some of my books that the clever man-made dog can be trusted to count more than fifty before he loses himself in his figures.

These counters of thought, these "figures of speech," as we say, indicate the upward climb of man, man who has written his name across the ocean, man, who has given his name to rivers and bays. Of whom do we think when we sing of "Columbia, the Gem of the Ocean"? Why do we talk of "America"? Why do we give to our noblest mountain peaks such names as Fremont, Pike, Washington, Jefferson, and all the rest?

Man has *re*formed the world, changed its geography, broken through the pre-Adamic mire that separates the continents.

Man from the beginning has introduced into life a conscious element of beauty. The cave man, away back there before the ice period in England, perhaps a hundred thousand years ago, amused himself in etching lines of beauty on his deer horns. Robert Louis Stevenson once said: "I never weary of great churches; my favorite kind of mountain scenery. Mankind was never so happily inspired as when it built a cathedral." This was Stevenson's way of glorifying that human plus to God's creation, man's extension of beauty. Had he been as susceptible to music as he was to art, he might well have said that humanity never appeared so divine as when it broke into the great measures of Beethoven or Mendelssohn. The bird's warbling is often marvelous, but it takes a human orchestra to give full expression to the soul of man.

We love the single whorl of the wild rose, but the man-made varieties of roses, numbered by the hundreds, are finer chapters in the enlarged book of revelation, texts in the genesis of a maturer nature. Man, once on his job, has been busy ever since, beautifying and ennobling this earth-home of ours.

I do not wish to anticipate my promised future studies of the coming of woman, the heritage of children, the burden of the laborer and the bond of fraternity. "Am I my brother's keeper?" But all these are bargained for in the bi-pedal man with two hands and a brain to take note, to initiate, to record.

When Haeckel was sixty years old, Gabriel Max, then one of the great artists of Europe, painted for him a picture for his birthday, a copy of which may be seen somewhere around this building, which he called *Pithecanthropus Alalos,* the man-like but voiceless ape, the silent progenitor of man. It is a striking picture. In the background is a tree, out of which we may suppose our ancestors had recently moved. Under a branch of the tree squats the mother, holding tenderly a babe to her breast. Leaning clumsily and awkwardly against the trunk of the tree stands the father, full of vigilance, prepared to protect mother and child from whatever foe may be lurking near. The awkward form has laboriously erected itself on the clumsy hind legs, but the forearms are free to fight the battle of love. The work is fascinating as a contribution to sociology as well as a contribution to art.

How great is man's triumph over the material world, for, mind you, he cannot live a month in this climate without the human additions to the divine bounty. We look forward with complacency to the approach of winter storms and blizzards because we know how to make for ourselves a better covering than the hairy coat with which our ancestors were wont to be clothed, which we ourselves had at one time in our history, for there is a period in our embryonic life when we are covered with hair. And not only have we clothed ourselves for protection against the cold, but we have struck down through the hard strata of the earth and brought up the coal of the pre-Adamic world to heat and light our homes through the long winter months.

All these triumphs magnify the glory of human kind. But what are these compared to the growth of reason along the lines of art and beauty? The cathedral is indeed a great and crowning apex to the Alpine range, but higher than its beauty or its utility lies the ethical and spiritual plus to the universe that has come to man through these triumphs. He who dares adore the unseen with a divine audacity, dares dream of an endless life and goes through mortal time with a sense of comradeship with immortal beings. The mighty processes of the heavens shrink and shrivel compared with this conception of eternal realities that are both timeless and spaceless.

So a knowledge and appreciation of this world should restore my friend's faith in himself. He is a "speck," just that, a speck in space. He is a fleeting atom in time, but there is that within him which enriches him with all of the life of the past. There is that within him that has changed the face of nature and that has still greater changes almost within his reach. More than that, there is in him that which has made vital the vocabulary of righteousness. He has learned to lisp the words justice, mercy, equality and freedom. If you would measure the power of human resources, think for a moment of the non-tangible power of man, of his great conquests, not only over his poorer relations but over himself. Last week a hundred million people felt their fate hanging more or less on the election returns which were delayed by the snowfalls in the Rockies, keeping back the stages which would carry the returns, and these snow bound returns would perhaps decide who was to control the destinies of this nation for four years to come. The same sublimely controlled life at this date is still in suspense up there in Minnesota. We are still waiting for the final reports from the country school house away off beyond no place, where a few handfuls of Scandinavians were permitted to decide the political fate of Minnesota. The nation waits patiently until those Norwegians are heard from to the last voter. Then a bunch of boys away down there on the boundary line of Texas are permitted by the composite life of our nation to hold the balance further in suspense until they are heard from. All this is a sublime revelation of the progress

already made by this biped, this two-handed talking animal.

At any previous time in the history of the world such excitement as we have just been passing through would have broken out in riots and bloodshed, or at least in bitter antagonisms which would have wrought endless mischief.

Something else happened last Tuesday which deserves a place in this sermon on the advent of man. Something else has been at work gaining a victory over the brutal life. Look at the "wet and dry" map of Illinois and think of the latest contribution of the state, the spiritual grandeur which has scarcely yet begun to dawn upon us. Only a few black spots in Illinois now tolerate legalized places of dissipation. The only places where you can get an honest drink in the State of Illinois are in those black splotches; all the rest of the territory is white, or "Dry." In 1912 there were two states wholly in the dry territory, a few more were added in 1914, and now the map of the United States for 1916 shows that you can go from Georgia to Oregon without putting your foot on a spot where you will be tempted to debauchery by legal consent. More than one-half the territory of the United States is already white, and more is coming, because man, a late arrival on the earth, has come, and he is allied to the future. His back is on war, his back is on greed, his back is on the sordid appetites and the debasing passions. His face is turned forward toward intelligent self-control and the co-operative life of the race.

In this march forward we will try to see, on the Sundays to follow, how the reinforcements have come, first, through the help-meet woman, then through the prolonged infancy of the child. Through reluctant yielding to these new forces in creation, man dares listen to the question as old as Cain, "Am I my brother's keeper?" And at last he answers, "Sure, I am!"

For the brotherhood that now is we give thanks, for the nobler fellowship in store for us we give thanks. May we go from place to place, Father, to co-operate with Thee, the Eternal Creator, in building the Kingdom of Heaven on earth. Amen.

Beauty and Immortality

The animals have no appreciation of the beautiful. The peacock spreads his tail to attract the attention of the female but is totally indifferent to beauty. The gentle, affectionate worship which the dog has for his master does not include a recognition of his physical or moral beauty.

But the lowest savage is strangley thrilled by physical beauty, and is capable of rising through education to moral beauty. He sees the tints of scarlet, gold and purple upon the cloud and sky, and he instinctively calls an act of pure affection "beautiful."

In the most abandoned of lives, how the recognition of the beautiful seems like a flash of light in the awful darkness. And there are few who can withstand the power of those who have permitted their natures to ascend into the beautiful. John Masefield conceives his "Everlasting Mercy," but after he has conceived it, there are millions who rise to the beauty of his dream.

And why has not beauty its prophecy? From the dark, obscure roots of the apple tree pour the currents which are transmuted into the white and scarlet blossoms. We do not know how the handful of clay is transmuted into the beauty and fragrance of the pink, the carnation, and the rose, but we often see the soul grow more beautiful as the body passes into the dark eclipse of old age. How wonderful is the transition of the coarse earth into ideals!

For the soul is but the material passing naturally into the spiritual. De La Mettné calls "materiality and spirituality" merely fine words. But they express an eternal idea. Not only do they express the transmutation of the material into physical beauty as we see on every hand, but also its transmutation into intellectual and moral beauty.

It is a long road for matter to travel, perhaps millions of years, before it comes to the Cross. Why may not it travel even farther—to immortality? Our moral nature links us to the stars—to infinity.

And who in this evanescent life has exhausted himself, his capacity for grief, for joy, for creation. Did Michael Angelo, Raphael or Newton? Neither can the lowest man or woman say: "My work is done; I have finished my life."

It is incontestable that there is in millions of men and women an insatiate thirst for life, for immortality. Now the same Power that placed this thirst for immortality in the human soul, may have arranged for its consummation.

We remember Browning's illuminating sentence:

> "Make time break
> And let us pent-up creatures through
> Into Eternity, over due."

We must not think that any thought is too great or beautiful to be true. The human soul will ascend to it. And for one who has ascended into the beautiful, it does not seem far to rise to the immortal. It is beauty which reveals the divine in us, and surely it is not a long step from the divine to the immortal. For the human soul, with its capacity for beauty, to aspire to immortality, seems not to be presumptuous.

The creation of the beautiful is ever recognized as one of the highest qualities of the human soul. If the Louvre Venus, the Madonna of Raphael, or the Cathedral of San Marco were put on a star a thousand times as big as our sun, they would take their places in the gallery of the *beautiful*.

It is doubtful whether there is any star that rises or sets unwatched, and that which orbs itself in beauty makes some life purer and stronger.

The Spring in my soul prefigures an eternal Spring in the sky, for the sky seems transparent. Through it shines the reflection of unseen worlds—a Heaven. But it is understood that any Heaven an intelligent man or woman can look forward to without aversion would be a Heaven for the lowest (as they are called) as well as the highest, for the sinner as well as the saint.

JAMES G. TOWNSEND.

Jamestown, N. Y.

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THE FIELD

"The World is my country, to do Good is my Religion."

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WAR POEMS
THURSDAY MORNING, JANUARY 4
At 11:00

WITH THE TOILERS
THURSDAY MORNING, JANUARY 11
At 11:00

WOMEN POETS
THURSDAY MORNING, JANUARY 18
At 11:00

RECENT POPULAR TRIUMPHS
THURSDAY EVENING, JANUARY 25
At 8:30
For this entertainment two persons are admitted.

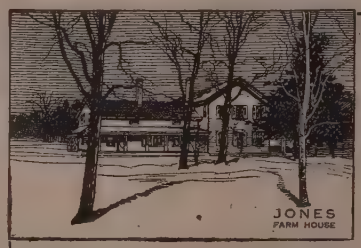
A UNITARIAN CONFERENCE AT WASHINGTON.

Despite the proximity of the Ministers' Institute to the sessions of the Middle States Conference in November, this meeting on the 20, 21 and 22 of the month, with All Souls Church, Washington, D. C., was well attended and was marked by a fine spirit. The hospitality of the church members added to the interest of the program; and since the latter was compressed into a day and two-thirds, not a moment of the session dragged. Several novel events appeared on the program for the first time. A commemoration communion service, held in memory of all who had been of the Conference fellowship in former years, was impressively conducted by the Rev. John H. Lathrop, of Brooklyn. Our field secretary, Rev. James A. Fairley, preached a noble sermon on Monday evening, opening the Conference, his theme being "The Transformation of Our Economic Situation into a World Union, and the Desirability of Accompanying this Process by Ethical Unification." He arraigned the folly and impracticability of war in eloquent terms. The new zeal which quickens the Y. P. R. U. was conveyed to us by its president, Rev. F. M. Eliot; another speaker from the Hub, Rev. Florence Buck, was, as always, warmly welcomed. Her address on her experience with the dramatization of Old Testament stories was very valuable.

The chief features of the open meeting on Tuesday evening, presided over by Rev. Samuel A. Eliot, were addresses by Mrs. Mary Austin the well-known authoress and western Unitarian, on "The Mobilization of the Church Forces," and one on "Why You Should Know Unitarianism," by Rev. John H. Applebee, of Syracuse. Both addresses were forceful and convincing. Dr. Eliot likened Unitarians to Bassanio in the Merchant of Venice, who passed by the glittering golden chest and chose the leaden casket for its precious contents. Mrs. Austin spoke brilliantly of the procrastination of even our liberal churches in swinging their influence to the aid of social reforms.

After the business session, on Tuesday morning, in which the President of the Conference, William R. Billings, of Brooklyn, gave a fine statement of his incorrigible optimism, and Mr. Hunt and Mr. Adlard had discussed the work among our young people, the ministers and visiting men delegates enjoyed the hospitality of Dr. Pierce at luncheon in the Cosmos Club. This exceedingly enjoyable affair was presided over by the secretary, Rev. Charles H. Lyttle, of Brooklyn, and after remarks by Mr. Baltzly, of Plainfield, and Mr. Riedel, of Lancaster, Pa., proceeded to the tpoic of discussion: "Is Ritualism Consistent With Our Unitarian Spirit?" Dr. Sunderland upheld the thesis that priestism and ethical degeneracy went hand in hand, just as prophetism and ethical progress were almost synonymous. Dr. Frank C. Doan, of Summit, N. J., described how his experiments in finding a form of service harmonious with his church edifice had resulted in creating an effective vehicle for the broadest humanism.

Meanwhile, the Alliance was listening to an absorbing paper on "The Work of Canadian Women in the War," read by Mrs. J. J. Louson, of Montreal. Mrs. Davis, who presided at the meeting, had



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borne the burden of arranging the program, every detail of which was interesting, from Mrs. Bishopick's account of the eastern work, to Mrs. L. Walter Mason's account of the Pittsburgh district, and Mrs. Woodbridge's statement for Philadelphia and vicinity. Miss Mary Shipman, an Eastern Director, also made an inspiriting address. Mr. Reeman, of Trenton, N. J., closed the meeting by a stirring missionary appeal.

The closing session on Wednesday morning was inspiringly opened by a prayer service, lead by Rev. Elizabeth Padgham. Mrs. J. T. Rohrer, of Philadelphia, gave a beautifully written report from the Joseph Priestley Conference, and Mr. Secrist an encouraging and exhaustive report from the Meadville Conference. Mr. Shelander, of Paterson, N. J., outlined the work at that post, and stressed the necessity that Unitarians should be united upon a theistic platform. The Conference also had the privilege of listening to Mr. Arruda di Cammargo, of Brazil, a recent convert to Unitarianism, of whose tracts he has translated several; and to Mr. Applebee, who closed the session by a prayer and song service.

The business of the Conference was put through expeditiously, without the usual dilatory debate. Several of the secretary's recommendations were referred to the directors, notably that concerning the holding of the Conference in February, the place to alternate between a metropolitan and a provincial church. Resolutions of bereavement and sympathy were passed and sent to Mrs. Charles E. St. John, and to Rev. Henry H. Barber. The Conference also passed a resolution of appreciation of Dr. Thomas R. Slicer. The approbation of the delegates was extended to the Y. P. R. U., the Department of Religious Education, the peace movement, and woman suffrage. A cordial and sincere vote of thanks was extended to All Souls Church.

OFFICIAL PUBLICATION

Annual Statement of the Brotherhood Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash ....$	100,000.00
INCOME.	
Premiums received during the year	257,391.71
Policy fees required or represented by application....	17,071.00
Interest, rents and dividends....	7,921.72
Total income ....$	282,384.43
DISBURSEMENTS.	
Losses paid during the year....$	156,469.82
Investigation and adjustment of claims	667.23
Policy fees retained by agents..	16,429.25
Commission or brokerage....	11,582.46
Salaries, fees and all other charges of officers, clerks, agents and employes....	49,601.30
Rents	3,730.00
All other taxes, licenses and insurance department fees....	5,442.06
Legal expenses, advertising, printing and stationery....	3,176.19
Postage, telegraph, telephone, express, furniture and fixtures	4,709.38
Stockholders for interest or dividends	10,000.00
All other disbursements....	979.79
Total disbursements ....$	262,787.48
LEDGER ASSETS.	
Book value of bonds and stocks.$	81,000.00
Cash on hand and in bank....	80,011.06
Total ledger assets....$	261,011.06
NON-LEDGER ASSETS.	
Interest and rents due and accrued ....$	2,686.25
Gross assets ....$	263,697.31
DEDUCT ASSETS NOT ADMITTED.	
Book value of real estate, bonds and stocks over market value..$	890.00
Total admitted assets....$	262,807.31
LIABILITIES.	
Net amount of unpaid losses....$	27,923.62
Total unearned premiums....	53,269.96
Salaries, rents, bills, etc....	1,114.16
State, county and municipal taxes	5,000.00
Estimated expenses of investigation and adjustment of unpaid claims	200.00
Total liabilities ....$	87,507.74
BUSINESS IN ILLINOIS.	
Total premiums received during the year ....$	6,988.00
Total losses paid during the year	2,596.30

CHARLES S. FARQUHAR, President.
JAY B. CRAWFORD, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.

ARTHUR W. DUFFIELD,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Commercial Casualty Insurance Company of Newark, in the State of New Jersey, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.		
Amount of capital stock paid up in cash ....$		375,000.00
INCOME.		
Premiums received during the year ....$		1,232,207.45
Policy fees required or represented by application....		9,574.00
Interest, rents and dividends....		52,846.22
Profit on sale or maturity of ledger assets		1,374.99
Total income ....$		1,296,002.66
DISBURSEMENTS.		
Losses paid during the year....$		388,632.34
Investigation and adjustment of claims		103,868.90
Policy fees retained by agents..		9,574.00
Commission or brokerage....		277,719.01
Salaries, fees and all other charges of officers, clerks, agents and employes....		134,271.58
Rents		4,250.08
All other taxes, licenses and insurance department fees....		16,315.99
Legal expenses, advertising, printing and stationery....		12,540.02
Postage, telegraph, telephone, express, furniture and fixtures..		7,480.88
Stockholders for interest or dividends		18,750.00
All other disbursements....		18,829.53
Agents' balances charged off....		154.35
Total disbursements ....$		992,386.68
LEDGER ASSETS.		
Mortgage loans on real estate...$		411,900.00
Loans on collateral security....		50,000.00
Book value of bonds and stocks.		864,174.31
Cash on hand and in bank....		90,779.30
Premiums in course of collection		192,411.29
Other ledger assets....		12,423.96
Total ledger assets....$		1,621,688.86
NON-LEDGER ASSETS.		
Interest and rents due and accrued ....$		14,826.30
Market value of real estate, bonds and stocks over book value		6,660.69
Other non-ledger assets....		40.00
Gross assets ....$		1,643.215.85
DEDUCT ASSETS NOT ADMITTED.		
Gross premiums in course of collection ....$	7,127.24	
Book value of real estate, bonds and stocks over market value	10,775.39	
	$	17,902.63
Total admitted assets....$		1,625,313.22
LIABILITIES.		
Net amount of unpaid losses...$		359,297.39
Total unearned premiums....		543,948.33
Commission and brokerage....		38,212.81
Salaries, rents, bills, etc....		1,392.44
State, county and municipal taxes		19,353.05
Estimated expenses of investigation and adjustment of unpaid claim		7,134.73
Total liabilities ....$		969,338.75

C. W. FUGENSPAN, President.
W. VAN WINKLE, Secretary.

Subscribed and sworn to before me this 23d day of February, 1916.

CLAUDE E. WHEATTY,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Commonwealth Casualty Company of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.		
Amount of capital stock paid up in cash ....$		100,000.00
INCOME.		
Premiums received during the year ....$		152,741.81
Policy fees required or represented by application....		12,210.00
Interest, rents and dividends....		7,115.44
Total income ....$		172,067.25
DISBURSEMENTS.		
Losses paid during the year....$		49,064.51
Investigation and adjustment of claims		950.32
Policy fees retained by agents..		12,198.00
Commission or brokerage....		43,306.85
Salaries, fees and all other charges of officers, clerks, agents and employes....		22,233.35
Rents		2,529.89
All other taxes, licenses and insurance department fees....		4,560.81
Legal expenses, advertising, printing and stationery....		3,802.40
Postage, telegraph, telephone, expenses, furniture and fixtures		2,782.84
Stockholders for interest or dividends		10,000.00
All other disbursements....		7,577.90
Agents' balances charged off....		364.05
Total disbursements ....$		159,370.92
LEDGER ASSETS.		
Book value of bonds and stocks.$		179,590.62
Cash on hand and in bank....		17,612.34
Premiums in course of collection		3,376.52
Other ledger assets....		3,564.40
Total ledger assets....$		204,143.88
NON-LEDGER ASSETS.		
Interest and rents due and accrued ....$		1,482.21
Gross assets ....$		205,626.09
DEDUCT ASSETS NOT ADMITTED.		
Furniture, fixtures, supplies, printed matter and stationery....$	3,000.00	
Overdue and accrued interest on bonds in default	133.33	
Bond depreciation....	8,880.62	
	$	12,013.95
Total admitted assets....$		193,612.14

LIABILITIES.

Net amount of unpaid losses....$	1,760.54
Total unearned premiums.....	13,524.24
Commission and brokerage.....	675.30
Salaries, rents, bills, etc.....	670.34
State, county and municipal taxes	3,000.00
Interest due or accrued.....	50.00
Return and re-insurance premiums	100.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Other liabilities	21,343.91
Total liabilities .....$	41,124.33

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	1,242.30
Total losses paid during the year.	195.80

WALLACE G. BOBB, President.
E. S. COOK, Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
S. HORACE MYERS, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the National Surety Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	3,000,000.00

INCOME.

Premiums received during the year	3,775,286.42
Inspections	2,575.53
Interest, rents and dividends....	280,350.90
From other sources.....	547,175.50
From agents' balances previously charged off	1,060.12
Profit on sale or maturity of ledger assets	2,982.70
Increase in book value of ledger assets	400.00
Total income .....$	4,609,831.17

DISBURSEMENTS

Losses paid during the year.....$	997,529.57
Investigation and adjustment of claims	172,780.61
Adjustment of agents' balances.	1,736.69
Commission or brokerage.....	891,062.98
Salaries, fees and all other charges of officers, clerks, agents and employes.....	714,104.46
Rents	44,584.94
Repairs, expenses and taxes on real estate	4,200.15
All other taxes, licenses and insurance department fees.....	88,564.97
Legal expenses, advertising, printing and stationery.....	47,289.35
Postage, telegraph, telephone, express, furniture and fixtures..	44,058.70
Documentary interest revenue tax stamps	8,576.84
All other disbursements.....	62,511.68
Agents' balances charged off....	2,581.20
Loss on sale or maturity of ledger assets	57,069.25
Stockholders for interest or dividends	240,156.00
Total disbursements .....$	3,376,807.39

LEDGER ASSETS.

Book value of real estate.....$	66,382.00
Mortgage loans on real estate...	86,692.82
Loans on collateral security....	56,307.07
Book value of bonds and stocks..	7,191,819.00
Cash on hand and in bank.....	1,927,564.90
Premiums in course of collection	728,470.31
Bills receivable	73,795.68
Other ledger assets.....	120,684.82
Total ledger assets.....$	10,251,716.60

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	76,366.52
Gross assets .....$	10,328,083.12

DEDUCT ASSETS NOT ADMITTED.

Due from commissions advanced .....$	122.83	
Company's stock owned	7,598.97	
Bills receivable	5,677.50	
Due from reinsurance companies on losses paid	2.00	
Market value of special deposits in excess of liabilities...	85,839.62	
Gross premiums in course of collection	133,715.78	
Book value of real estate, bonds and stocks over market value	219,730.12	
Suspense account, $10,337.97; special account, $1.00.....	10,338.97	
Due from contractors, $1.00; Empire special account, $1.00.	2.00	
	$	463,027.79
Total admitted assets.....$		9,865,055.33

LIABILITIES.

Net amount of unpaid losses..$	1,122,755.18
Total unearned premiums.....	2,092,689.75
Commission and brokerage.....	136,194.19
Salaries, rents, bills, etc.....	5,765.64
State, county and municipal taxes	60,303.95
Unpaid dividends	60,084.00
Estimated expenses of investigation and adjustment of unpaid claims	69,671.63
Return and reinsurance premiums	66,880.91
Other liabilities	47,038.79
Total liabilities .....$	3,661,384.04

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	203,687.86
Total losses paid during the year.	82,182.15

JOEL RATHBONE, Vice-President.
HUBERT J. HEWITT, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
H. E. EMMETT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Frankfort General Insurance Company of Frankfort-on-the-Main, Germany, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit capital .....$	250,000.00

INCOME.

Premiums received during the year .....$	960,346.51
Policy fees required or represented by application.....	15,354.41
Interest, rents and dividends...	48,764.01
From other sources.....	65,103.25
Total income .....$	1,089,568.18

DISBURSEMENTS.

Losses paid during the year....$	557,189.97
Investigation and adjustment of claims	116,014.63
Policy fees retained by agents..	15,354.41
Commission or brokerage.....	189,741.40
Salaries, fees and all other charges of officers, clerks, agents and employes.....	123,253.35
Rents	9,142.75
All other taxes, licenses and insurance department fees.....	26,830.00
Legal expenses, advertising, printing and stationery.....	14,873.88
Postage, telegraph, telephone, express, furniture and fixtures	5,933.73
All other disbursements.....	10,672.89
Decrease in book value of ledger assets	19,147.15
Total disbursements .....$	1,088,154.16

LEDGER ASSETS.

Book value of bonds and stocks.$	1,285,131.70
Cash on hand and in bank.....	51,568.49
Premiums in course of collection	142,459.30
Other ledger assets.....	21,133.97
Total ledger assets.....$	1,500,293.46

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	14,065.79
Gross assets .....$	1,514,359.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.	$14,755.59	
Book value of real estate, bonds and stocks over market value	98,393.81	
	$	113,149.40
Total admitted assets.....$		1,401,209.85

LIABILITIES.

Net amount of unpaid losses....$	547,674.75
Total unearned premiums.....	340,947.76
Commission and brokerage.....	26,523.22
Salaries, rents, bills, etc.....	1,500.00
State, county and municipal taxes	17,000.00
Estimated expense of investigation and adjustment of claims	2,082.58
Total liabilities .....$	935,728.31

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	77,136.06
Total losses paid during the year	55,383.11

C. H. FRANKLIN, U. S. Manager.

Subscribed and sworn to before me this 24th day of February. 1916.
EDWIN G. MARKS, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Central Live Stock Insurance Company of Kankakee, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	52,414.16

INCOME.

Premiums received during the year .....$	15,581.29
Interest, rents and dividends:...	2,506.30
Total income .....$	18,087.59

DISBURSEMENTS.

Losses paid during the year....$	5,873.50
Commission or brokerage.....	2,895.44
Salaries, fees and all other charges of officers, clerks, agents and employes.....	7,077.14
Rents	180.00
All other taxes, licenses and insurance department fees.....	205.41
Legal expenses, advertising, printing and stationery.....	377.80
Postage, telegraph, telephone, express, furniture and fixtures	404.96
All other disbursements.....	120.56
Total disbursements .....$	17,134.81

LEDGER ASSETS.

Mortgage loans on real estate...$	34,500.00
Cash on hand and in bank.....	18,249.16
Premiums in course of collection	2,712.06
Total ledger assets.....$	55,461.22

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	1,078.38
Gross assets .....$	56,539.60

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.....	$679.00	
Gross premiums in course of collection .....$		679.00
Total admitted assets.....$		55,860.60

LIABILITIES.

Total unearned premiums.....$	7,670.29
Commission and brokerage.....	372.57
Total liabilities .....$	8,042.86

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	15,581.29
Total losses paid during the year	5,873.50

L. G. SPIES, President.
M. M. BEEBE, Secretary.

Subscribed and sworn to before me this 13th day of March, 1916.
LAWRENCE H. BECHERER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Chicago Bonding & Surety Company of Chicago, in the State of Illinois, on the 31st day of December, 1915,

made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	250,000.00

INCOME.

Premiums received during the year ....$	232,644.83
Interest, rents and dividends...	13,934.75
Total income ....$	246,579.58

DISBURSEMENTS.

Losses paid during the year....$	23,675.59
Investigation and adjustment of claims	11,289.97
Commission or brokerage....	52,909.45
Salaries, fees and all other charges of officers, clerks, agents and employes....	61,496.14
Rents	4,440.00
Repairs, expenses and taxes on real estate	95.00
All other taxes, licenses and insurance department fees....	5,805.85
Legal expenses, advertising, printing and stationery....	17,121.45
Postage, telegraph, telephone, express, furniture and fixtures...	5,470.60
Stockholders for interest or dividends	11,950.00
All other disbursements....	565.30
Decrease in book value of ledger assets	2,500.00
Total disbursements....$	197,319.35

LEDGER ASSETS.

Book value of real estate....$	5,000.00
Mortgage loans on real estate...	103,513.40
Book value of bonds and stocks.	168,716.25
Cash on hand and in bank....	72,340.11
Premiums in course of collection	73,424.01
Bills receivable....	18,051.17
Other ledger assets....	11,806.00
Total ledger assets....$	452,850.94

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	4,121.23
Other non-ledger assets....	21,650.00
Gross assets....$	478,622.17

DEDUCT ASSETS NOT ADMITTED.

Bills receivable ....$	18,051.17	
Supplies, printed matter and stationery..	1,650.00	
Gross premiums in course of collection.	15,436.97	
Book value of real estate, bonds and stocks over market value	6,974.50	
	$	42,116.64
Total admitted assets....$		436,509.53

LIABILITIES.

Net amount of unpaid losses....$	26,547.00
Total unearned premiums....	119,088.44
Commission and brokerage....	10,184.21
Salaries, rents, bills, etc....	514.78
State, county and municipal taxes	1,500.00
Re-insurance premiums	6,094.81
Total liabilities ....$	163,929.24

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	85,277.10
Total losses paid during the year	566.18

CHAS. B. STAFFORD, Vice-President.
A. H. WERTH, Assistant Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
WM. L. GRAHAM, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Clover Leaf Casualty Company of Jacksonville, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	125,000.00

INCOME.

Premiums received during the year ....$	185,470.46
Policy fees required or represented by application....	29,200.00
Interest, rents and dividends...	6,062.95
From other sources....	501.62
From agents' balances previously charged off	297.05
Total income ....$	221,532.08

DISBURSEMENTS.

Losses paid during the year....$	64,233.23
Investigation and adjustment of claims	5,048.65
Policy fees retained by agents.	29,200.00
Commission or brokerage....	45,350.41
Salaries, fees and all other charges of officers, clerks, agents and employes	48,992.32
Rents	4,139.88
All other taxes, licenses and insurance department fees....	3,205.18
Legal expenses, advertising, printing and stationery	5,016.15
Postage, telegraph, telephone, express, furniture and fixtures..	6,096.80
Interest on borrowed money...	70.00
All other disbursements....	2,572.60
Agents' balances charged off...	1,036.58
Total disbursements....$	214,961.80

LEDGER ASSETS.

Mortgage loans on real estate..$	120,800.00
Cash on hand and in bank....	29,248.55
Premiums in course of collection	21,967.77
Bills receivable	3,536.91
Other ledger assets....	4,939.59
Total ledger assets....$	180,492.82

NON-LEDGER ASSETS.

Interest and rents due and accrued	2,726.89
Other non-ledger assets....	7,000.00
Gross assets ....$	190,219.71

DEDUCT ASSETS NOT ADMITTED.

Bills receivable....$	3,536.91	
Furniture, fixtures, supplies, printed matter and stationery	7,000.00	
Gross premiums in course of collection	4,939.59	
	$	15,476.50
Total admitted assets....$		174,743.21

LIABILITIES.

Net amount of unpaid losses...$	9,614.30
Total unearned premiums....	5,551.71
Commission and brokerage....	557.50
Salaries, rents, bills, etc....	220.00
Total liabilities ....$	15,943.51

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	128,418.42
Total losses paid during the year	44,395.37

F. H. ROWE, President.
R. Y. ROWE, Secretary.

Subscribed and sworn to before me this 1st day of February, 1916.
A. E. RIEMANN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Granite Live Stock Company of Bloomington, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	50,050.00

INCOME.

Premiums received during the year ....$	39,102.63
Interest, rents and dividends....	2,955.34
From other sources....	11,707.50
Total income ....$	53,765.47

DISBURSEMENTS.

Losses paid during the year....$	222,865.63
Commission or brokerage....	8,632.31
Salaries, fees and all other charges of officers, clerks, agents and employes....	19,203.10
Rents	900.00
All other taxes, licenses and insurance department fees....	338.08
Legal expenses, advertising, printing and stationery....	2,157.99
Postage, telegraph, telephone, express, furniture and fixtures..	990.76
Interest on borrowed money....	1,429.68
All other disbursements....	513.11
Agents' balances charged off....	1,392.26
Borrowed money and repaid (gross)	6,633.65
Total disbursements ....$	65,056.57

LEDGER ASSETS.

Mortgage loans on real estate...$	45,900.00
Book value of bonds and stocks.	4,600.00
Cash on hand and in bank....	1,038.58
Premiums in course of collection	3,591.82
Bills receivable	11,560.87
Other ledger assets....	2,434.75
Total ledger assets....$	69,126.02

NON-LEDGER ASSETS.

Interest and rents due and accrued ....$	1,197.52
Other non-ledger assets....	9,750.00
Gross assets ....$	80,073.54

DEDUCT ASSETS NOT ADMITTED.

Bills receivable ....$	2,318.04	
Furniture, fixtures, supplies, printed matter and stationery	1,395.25	
Book value of ledger assets over market value	5,519.50	
	$	9,232.79
Total admitted assets....$		70,840.75

LIABILITIES.

Net amount of unpaid losses....$	3,660.00
Total unearned premiums....	19,551.31
Commission and brokerage....	1,051.90
Salaries, rents, bills, etc....	400.75
Due and to become due for borrowed money	5,060.00
Total liabilities ....$	29,723.96

BUSINESS IN ILLINOIS.

Total premiums received during the year ....$	39,102.63
Total losses paid during the year	22,865.63

C. A. LAFFERTY, President.
A. L. STONE, Secretary.

Subscribed and sworn to before me this 25th day of February, 1916.
HELEN M. CRANSON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Illinois Surety Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash ....$	250,000.00

INCOME.

Premiums received during the year ....$	492,243.83
Interests, rents and dividends...	21,697.92
From other sources....	10,000.00
From agents' balances previously charged off	2,382.43
Profit on sale or maturity of ledger assets	15.53
Increase in book value of ledger assets	322.78
Total income ....$	526,662.49

DISBURSEMENTS.

Losses paid during the year....$	259,601.86
Investigation and adjustment of claims	1,099.92
Commission or brokerage....	107,456.51
Salaries, fees and all other charges of officers, clerks, agents and employes....	99,012.40
Rents	9,751.70
Repairs, expenses and taxes on real estate	1,407.22
All other taxes, licenses and insurance department fees....	12,136.01
Legal expenses, advertising, printing and stationery....	47,113.94
Postage, telegraph, telephone, express, furniture and fixtures	11,058.56
Suspended banks charged off 10%	2,343.68
All other disbursements....	16,243.70
Agents' balances charged off....	3,124.68
Loss on sale or maturity of ledger assets	462.98
Decrease in book value of ledger assets	456.06
Total disbursements ....$	571,269.22

LEDGER ASSETS.

Book value of real estate.....$	9,933.93
Mortgage loans on real estate...	25,000.00
Book value of bonds and stocks.	444,764.30
Cash on hand and in bank.....	60,489.26
Premiums in course of collection	269,861.96
Bills receivable	10,582.35
Other ledger assets.....	69,044.80
Total ledger assets.....$	889,676.60

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	43,828.77
Market value of real estate, bonds and stocks over book value	7,116.07
Gross assets .....$	940,621.44

DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....$	10,582.35	
Gross premiums in course of collection	167,900.00	
Book value of real estate, bonds and stocks over market value	56,245.72	
Market value special deposits in excess liabilities	21,593.07	
	$	256,321.14
Total admitted assets.....$		684,300.30

LIABILITIES.

Net amount of unpaid losses....$	102,706.28
Total unearned premiums.....	187,233.05
Commission and brokerage.....	21,412.01
State, county and municipal taxes	4,091.62
Estimate expenses of investigation; adjustment unpaid claims	1,000.00
Re-insurance premiums	7,314.11
Other liabilities	51,880.00
Total liabilities .....$	375,637.07

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	80,021.37
Total losses paid during the year	8,645.75

A. J. Hopkins, President.
Chas. E. Schick, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.
J. C. Lang, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Kaskaskia Live Stock Insurance Co. of Shelbyville, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	134,660.00

INCOME.

Premiums received during the year .....$	49,148.14
Interest, rents and dividends...	6,270.37
From other sources	48.80
Total income .....$	55,467.31

DISBURSEMENTS.

Losses paid during the year....$	37,746.86
Investigation and adjustment of claims	246.13
Commission or brokerage.....	12,624.90
Salaries, fees and all other charges of officers, clerks, agents and employes	10,678.53
Rents	389.30
All other taxes, licenses and insurance department fees.....	1,632.44
Legal expenses, advertising, printing and stationery	1,916.09
Postage, telegraph, telephone, express	781.93
All other disbursements	15,030.49
Agents' balances charged off...	412.87
Total disbursements .....$	81,459.54

LEDGER ASSETS.

Mortgage loans on real estate..$	122,950.00
Loans on collateral security	800.00
Cash on hand and in bank.....	46,537.68
Premiums in course of collection	885.91
Bills receivable	17,659.39
Other ledger assets	2,535.49
Total ledger assets .....$	191,368.47

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	2,969.68
Gross assets .....$	194,338.15

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....$	9,314.75	
Furniture, fixtures, supplies, printed matter and stationery	2,173.85	
Loans on personal security	361.64	
Gross premiums in course of collection	117.24	
	$	11,967.48
Total admitted assets.....$		182,370.67

LIABILITIES.

Net amount of unpaid losses...$	1,225.00
Total unearned premiums.....	15,605.47
Commission and brokerage....	1,141.53
Salaries, rents, bills, etc.....	189.57
State, county and municipal taxes	1,600.00
Total liabilities .....$	19,761.57

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	49,148.14
Total losses paid during the year	37,746.86

W. J. Eddy, President.
C. F. Stiarwalt, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.
L. C. Westernelt, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the North American Accident Insurance Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stoek paid up in cash .....$	200,000.00

INCOME.

Premiums received during the year .....$	1,244,991.71
Policy fees required or represented by application.....	160,084.00
Interest, rents and dividends...	34,396.20
Total income .....$	1,439,471.91

DISBURSEMENTS.

Losses paid during the year....$	426,489.69
Investigation and adjustment of claims	3,773.91
Policy fees retained by agents.	160,084.00
Commission or brokerage.....	402,211.62
Salaries, fees and all other charges of officers, clerks, agents and employes.....	192,928.22
Rents	18,548.86
All other taxes, licenses and insurance department fees.....	36,471.74
Legal expenses, advertising, printing and stationery.....	27,864.64
Postage, telegraph, telephone, express, furniture and fixtures	16,960.37
Stockholders for interest or dividends	40,000.00
All other disbursements.....	23,204.95
Agents' balances charged off...	1,006.75
Total disbursements .....$	1,349,544.75

LEDGER ASSETS.

Mortgage loans on real estate..$	249,150.00
Loans on collateral security....	37,000.00
Book value of bonds and stocks	437,616.25
Cash on hand and in bank.....	79,124.34
Premiums in course of collection	51,625.11
Bills receivable	13,919.28
Total ledger assets .....$	868,434.98

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	16,579.70
Gross assets .....$	885,014.68

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....$	13,919.28	
Market value special deposits in excess of liabilities	1,706.36	
Gross premiums in course of collection	3,686.22	
Book value of real estate, bonds and stocks over market value	23,476.65	
Overdue and accrued interest on bonds in default	9,693.75	
	$	52,482.26
Total admitted assets.....$		832,532.42

LIABILITIES.

Net amount of unpaid losses...$	143,006.21
Total unearned premiums.....	214,037.50
Commission and brokerage.....	15,979.63
Salaries, rents, bills, etc.....	5,284.54
State, county and municipal taxes	20,000.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Re-insurance premiums	1,007.47
Total liabilities .....$	399,815.35

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	178,465.01
Total losses paid during the year	64,491.30

E. C. Waller, President.
A. E. Forrest, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
M. P. Harman, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Union Liability Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	100,000.00

INCOME.

Premiums received during the year .....$	85,642.82
Interest, rents and dividends....	7,327.91
From other sources.....	2.53
From agents' balances previously charged off	66.16
Increase in book value of ledger assets	515.55
Total income .....$	93,554.97

DISBURSEMENTS.

Losses paid during the year....$	17,222.28
Investigation and adjustment of claims	1,208.52
Commission or brokerage	37,999.32
Salaries, fees and all other charges of officers, clerks, agents and employes.....	19,434.42
Rents	2,045.00
All other taxes, licenses and insurance department fees.....	2,243.53
Legal expenses, advertising, printing and stationery.....	4,793.96
Postage, telegraph, telephone, express, furniture and fixtures	2,225.87
All other disbursements.....	643.45
Loss on sale or maturity of ledger assets	34.20
Decrease in book value of ledger assets	363.60
Total disbursements .....$	88,214.15

LEDGER ASSETS.

Book value of bonds and stocks.$	147,629.98
Cash on hand and in bank.....	4,329.72
Premiums in course of collection	9,438.05
Other ledger assets	1,294.79
Total ledger assets .....$	162,692.54

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	2,171.74
Gross assets .....$	164,864.28

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection..$	2,412.65	
Book value of ledger assets over market value	1,294.79	
	$	3,707.44
Total admitted assets.....$		161,156.84

LIABILITIES.

Net amount of unpaid losses...$	1,985.35
Total unearned premiums.....	42,636.44

Commission and brokerage	3,161.43
Salaries, rents, bills, etc.....	189.25
State, county and municipal taxes	900.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Re-insurance premiums	44.31
Other liabilities	190.30
Total liabilities .....$	49,207.08

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	32,450.94
Total losses paid during the year	7,257.05

GEO. K. SCHMIDT, President.
PHILIP SCHIESSWOHL, Secretary.

Subscribed and sworn to before me this 4th day of February, 1916.
George R. Stannard, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Western Casualty Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	200,000.00

INCOME.

Premiums received during the year .....$	489,104.26
Interest, rents and dividends...	5,044.45
From other sources.....	5,000.00
Total income .....$	499,148.71

DISBURSEMENTS.

Losses paid during the year....$	15,940.48
Investigation and adjustment of claims	27.00
Salaries, fees and all other charges of officers, clerks, agents and employes.....	2,837.75
Rents	108.00
All other taxes, licenses and insurance department fees.....	671.91
Legal expenses, advertising, printing and stationery.....	203.33
Postage, telegraph, telephone, express, furniture and fixtures..	24.03
All other disbursements.....	1,042.50
Total disbursements .....$	20,855.00

LEDGER ASSETS.

Mortgage loans on real estate...$	200,000.00
Loans on collateral security.....	105,000.00
Book value of bonds and stocks..	49,575.00
Cash on hand and in bank.....	2,116.17
Premiums in course of collection	321,602.54
Total ledger assets.....$	678,293.71

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	6,793.87
Market value of real estate, bonds and stocks over book value...	800.00
Gross assets .....$	685,887.58

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	2,790.35
Total admitted assets.....$	683,097.23

LIABILITIES.

Net amount of unpaid losses....$	107,289.06
Total unearned premiums.....	264,614.13
Salaries, rents, bills, etc.....	4,794.02
State, county and municipal taxes	2,672.82
Total liabilities .....$	379,370.03

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	355,047.39
Total losses paid during the year	12,507.35

A. W. ARMOUR, President.
G. M. WILLETTS, Secretary.

Subscribed and sworn to before me this 28th day of February, 1916.
H. L. HOWARD, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Western Live Stock Insurance Company of Peoria, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	222,810.00

INCOME.

Premiums received during the year .....$	101,447.08
Interest, rents and dividends...	18,002.91
Increase in book value of ledger assets	197.84
Total income .....$	119,647.83

DISBURSEMENTS.

Losses paid during the year....$	29,241.14
Investigation and adjustment of claims	142.50
Commission or brokerage.....	33,675.18
Salaries, fees and all other charges of officers, clerks, agents and employes.....	19,333.55
Rents	1,380.50
All other taxes, licenses and insurance department fees.....	3,193.00
Legal expenses, advertising, printing and stationery.....	4,948.75
Postage, telegraph, telephone, express, furniture and fixtures..	3,382.39
All other disbursements.....	792.38
Agents' balances charged off....	699.98
Total disbursements .....$	96,789.37

LEDGER ASSETS.

Mortgage loans on real estate...$	262,450.00
Book value of bonds and stocks.	45,300.00
Cash on hand and in bank.....	40,258.34
Premiums in course of collection	17,708.52
Total ledger assets.....$	365,716.86

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	7,356.87
Other non-ledger assets.....	580.00
Gross assets .....$	373,653.73

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection.$	2,311.48	
Book value of real estate, bonds and stocks over market value	790.41	
	$	3,101.89
Total admitted assets.....$		370,551.84

LIABILITIES.

Net amount of unpaid losses....$	7,682.50
Total unearned premiums.....	49,021.60
Commission and brokerage.....	4,619.10
Salaries, rents, bills, etc.....	50.00
State, county and municipal taxes	150.00
Estimated expense of investigation and adjustment of unpaid claims	25.00
Other liabilities	870.00
Total liabilities .....$	62,418.20

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	43,297.67
Total losses paid during the year	16,372.50

CLIFFORD IRELAND, President.
GAINS W. HUBBARD, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.
WILLIAM MILES GISH, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the World Casualty Company of Chicago, in the State of Illinois, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	100,000.00

INCOME.

Premiums received during the year .....$	23,054.90
Policy fees required or represented by application.....	1,683.00
Interest, rents and dividends....	6,557.72
Total income .....$	31,295.62

DISBURSEMENTS.

Losses paid during the year.....$	10,665.27
Policy fees retained by agents...	1,683.00
Commission or brokerage.....	7,219.77
Salaries, fees and all other charges of officers, clerks, agents and employes.....	2,062.55
Rents	380.00
All other taxes, licenses and insurance department fees.....	947.61
Legal expenses, advertising, printing and stationery.....	627.85
Postage, telegraph, telephone, express	239.71
Stockholders for interest or dividends	6,000.00
All other disbursements.....	240.70
Agents' balances charged off....	130.19
Total disbursements .....$	30,196.65

LEDGER ASSETS.

Book value of bonds and stocks.$	155,400.00
Cash on hand and in bank.....	4,965.76
Premiums in course of collection	54.00
Other ledger assets.....	1,109.66
Total ledger assets.....$	161,529.42

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	533.33
Market value of real estate, bonds and stocks over book value	3,000.00
Gross assets .....$	165,062.75

DEDUCT ASSETS NOT ADMITTED.

Agents' balance .....$	1,194.86
Total admitted assets.....$	163,867.89

LIABILITIES.

Net amount of unpaid losses....$	1,134.00
Total unearned premiums.....	2,417.04
Commission and brokerage.....	16.20
State, county and municipal taxes	289.44
Total liabilities .....$	3,856.68

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	1,049.06

A. M. JOHNSON, President.
ROBERT D. LAY, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.
E. H. SPURRIER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Aetna Accident & Liability Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	1,000,000.00

INCOME.

Premiums received during the year .....$	2,737,088.17
Interest, rents and dividends....	133,014.94
From agents' balances previously charged off	11.25
Total income .....$	2,870,114.36

DISBURSEMENTS.

Losses paid during the year.....$	641,050.79
Investigation and adjustment of claims	71,626.92
Commission or brokerage.....	613,694.40
Salaries, fees and all other charges of officers, clerks, agents and employes.....	369,566.28
Rents	46,017.78
All other taxes, licenses and insurance department fees.....	94,011.76
Legal expenses, advertising, printing and stationery.....	48,650.91
Postage, telegraph, telephone, express, furniture and fixtures..	48,543.14
Stockholders for interest or dividends	100,000.00
All other disbursements.....	81,093.92
Agents' balances charged off....	404.41
Total disbursements .....$	2,114,660.31

LEGAL ASSETS.

Mortgage loans on real estate...$	872,950.00
Loans on collateral security....	418,950.00
Book value of bonds and stocks.	1,795,772.74
Cash on hand and in bank.....	475,413.76
Premiums in course of collection	489,388.94
Bills receivable	9,103.85
Other ledger assets.....	22,141.63
Total ledger assets.....$	4,083,720.92

NON-LEDGER ASSETS.

Interest and rents due and accrued		$ 43,081.34
Market value of real estate, bonds and stocks over book value		235,332.26
Other non-ledger assets		71,231.08
Gross assets		$ 4,433,365.60

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,103.85	
Market value special deposits in excess of liabilities	161,536.89	
Gross premiums in course of collection	39,116.00	
Book value of ledger assets over market value	1,336.52	
		$ 211,093.26
Total admitted assets		$ 4,222,272.34

LIABILITIES.

Net amount of unpaid losses	$ 447,635.19
Total unearned premiums	1,457,712.25
Commission and brokerage	100,049.16
Salaries, rents, bills, etc	18,698.20
State, county and municipal taxes	37,938.25
Unpaid dividends	25,000.00
Estimated expenses of investigation and adjustment of unpaid claims	10,443.42
Return and re-insurance premiums	11,099.54
Other liabilities	55,179.26
Total liabilities	$ 2,163,755.27

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 247,704.29
Total losses paid during the year	67,945.62

M. G. Bulkeley, President.
L. W. Myers, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.
Harold R. Sage, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Automobile Insurance Company of St. Louis, in the State of Missouri, on the 31st day of December, 1915, made to the Iusurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 225,000.00

INCOME.

Premiums received during the year	$ 856,233.00
Interest, rents and dividends	19,182.72
From agents' balances previously charged off	582.26
Increase in book value of ledger assets	4,865.00
Total income	$ 880,862.98

DISBURSEMENTS.

Losses paid during the year	$ 290,187.45
Investigation and adjustment of claims	48,245.22
Commission or brokerage	180,770.97
Salaries, fees and all other charges of officers, clerks, agents and employes	54,810.57
Rents	5,109.52
All other taxes, licenses and insurance department fees	17,137.36
Legal expenses, advertising, printing and stationery	11,440.85
Postage, telegraph, telephone, express, furniture and fixtures	5,911.45
Stockholders for interest or dividends	22,500.00
All other disbursements	6,628.67
Agents' balances charged off	1,985.79
Loss on sale or maturity of ledger assets	926.25
Decrease in book value of ledger assets	6,281.25
Total disbursements	$ 651,935.35

LEDGER ASSETS.

Book value of bonds and stocks	$ 527,591.58
Cash on hand and in bank	191,113.53
Premiums in course of collection	186,846.23
Other ledger assets	100.00
Total ledger assets	$ 905,651.34

NON-LEDGER ASSETS.

Interest and rents due and accrued	7,921.72
Other non-ledger assets	12,401.03
Gross assets	$ 925,974.09

LIABILITIES.

Net amount of unpaid losses	$ 104,777.61
Total unearned premiums	392,383.42
Commission and brokerage	51,597.45
Salaries, rents, bills, etc	1,000.00
State, county and municipal taxes	13,500.00
Estimated expense of investigation and adjustment of unpaid claims	12,500.00
Total liabilities	$ 575,758.48

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 142,658.91
Total losses paid during the year	53,268.96

Charles W. Dasbron, President.
S. S. Williams, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.
J. H. Sheahan, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Casualty Company of Reading, in the State of Pennsylvania, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 330,500.00

INCOME.

Premiums received during the year	$ 479,628.74
Interest, rents and dividends	28,785.51
From other sources	647.65
Total income	$ 509,061.90

DISBURSEMENTS.

Losses paid during the year	$ 178,316.91
Investigation and adjustment of claims	11,758.73
Commission or brokerage	130,591.12
Salaries, fees and all other charges of officers, clerks, agents and employes	47,367.94
Rents	4,595.50
Repairs, expenses and taxes on real estate	1,578.78
All other taxes, licenses and insurance department fees	15,828.31
Legal expenses, advertising, printing and stationery	6,404.87
Postage, telegraph, telephone, express, furniture and fixtures	4,077.41
Stockholders for interest or dividends	26,440.00
All other disbursements	1,503.91
Agents' balance charged off	1,084.46
Loss on sale or maturity of ledger assets	177.50
Total disbursements	$ 429,725.44

LEDGER ASSETS.

Book value of real estate	$ 50,000.00
Mortgage loans on real estate	213,400.00
Book value on bonds and stocks	301,248.88
Cash on hand and in bank	90,579.92
Premiums in course of collection	68,522.43
Bills receivable	511.15
Total ledger assets	$ 724,262.38

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,643.47
Gross assets	$ 730,905.85

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 511.15	
Gross premiums in course of collection	5,898.38	
Book value of real estate, bonds and stocks over market value	1,499.04	
		$ 7,908.57
Total admitted assets		$ 722,997.28

LIABILITIES.

Net amount of unpaid losses	$ 85,371.76
Total unearned premiums	169,317.67
Commission and brokerage	19,060.15
Salaries, rents, bills, etc	372.77
State, county and municipal taxes	8,682.34
Re-insurance premiums	307.33
Total liabilities	$ 283,112.02

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 121,605.21
Total losses paid during the year	37,345.72

E. P. Van Reed, President.
Harvey H. Shomo, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.
E. B. Welder, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Credit Indemnity Company of New York, in the State of New York, on the 31st of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 350,000.00

INCOME.

Premiums received during the year	$ 640,617.64
Interest, rents and dividends	60,604.45
From other sources	1,071.82
Profit on sale or maturity of ledger assets	1,633.09
Total income	$ 703,927.00

DISBURSEMENTS.

Losses paid during the year	$ 468,452.80
Investigation and adjustment of claims	16,617.58
Commission or brokerage	154,826.60
Salaries, fees and all other charges of officers, clerks, agents and employes	70,723.28
Rents	7,353.40
All other taxes, licenses and insurance department fees	21,663.20
Legal expenses, advertising, printing and stationery	21,017.99
Postage, telegraph, telephone, express, furniture and fixtures	49,523.64
Stockholders for interest or dividends	7,000.00
All other disbursements	7,046.16
Agents' balance charged off	5,526.55
Loss on sale or maturity of ledger assets	2,638.12
Total disbursements	$ 832,389.32

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,243,556.55
Cash on hand and in bank	39,478.76
Bills receivable	10,679.20
Other ledger assets	61,396.22
Total ledger assets	$ 1,355,110.73

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 13,020.98
Gross assets	$ 1,368,131.71

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 10,679.20	
Agents' balance	17,195.49	
Market value of special deposits in excess of liabilities	5,274.99	
Premium in notes past due	5,182.55	
Book value of real estate, bonds and stocks over market value	138,423.55	
		$ 176,755.78
Total admitted assets		$ 1,191,375.93

LIABILITIES.

Net amount of unpaid losses	$ 304,912.53
Total unearned premiums	304,497.32
Commission and brokerage	2,086.79
Salaries, rents, bills, etc., estimated	5,000.00
State, county and municipal taxes	10,056.93
Other liabilities	13,935.00
Total liabilities	$ 640,488.57

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 63,302.50
Total losses paid during the year	28,343.18

E. M. Treat, President.

Subscribed and sworn to before me this 17th day of February, 1916.

A. M. Clapp, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Fidelity Company of Montpelier, in the State of Vermont, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 305,500.00

INCOME.

Premiums received during the year	$ 313,786.42
Interest, rents and dividends	35,005.62
From agents' balances previously charged off	172.84
Profit on sale or maturity of ledger assets	831.00
Total income	$ 349,795.88

DISBURSEMENTS.

Losses paid during the year	$ 382,844.46
Investigation and adjustment of claims	83,764.53
Commission or brokerage	101,796.49
Salaries, fees and all other charges of officers, clerks, agents and employes	68,297.92
Rents	1,445.00
All other taxes, licenses and insurance department fees	9,836.20
Legal expenses, advertising, printing and stationery	11,194.70
Postage, telegraph, telephone, express, furniture and fixtures	3,040.14
All other disbursements	6,760.97
Loss on sale or maturity of ledger assets	8,223.48
Total disbursements	$ 677,203.89

LEDGER ASSETS.

Book value of bonds and stocks	$ 528,571.25
Cash on hand and in bank	191,580.05
Premiums in course of collection	106,259.75
Total ledger assets	$ 826,411.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 7,812.48
Other non-ledger assets	86,819.44
Gross assets	$ 921,042.99

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$29,788.66	
Book value of real estate, bonds and stocks over market value	39,450.75	
		$ 69,239.41
Total admitted assets		$ 851,803.56

LIABILITIES.

Net amount of unpaid losses	$ 202,321.48
Total unearned premiums	172,754.78
Commission or brokerage	24,096.96
State, county and municipal taxes	6,420.37
Re-insurance premiums	2,038.15
Estimated expenses of investigation and adjustment of unpaid claims	10,842.00
Total liabilities	$ 418,473.74

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 19,642.37
Total losses paid during the year	128,712.86

Charles A. Darling, President.
Ralph B. Denny, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.

Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Indemnity Company of Galveston, in the State of Texas, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 500,000.00

INCOME.

Premiums received during the year	$ 431,274.08
Interest, rents and dividends	38,227.54
From other sources	40.00
Profit on sale or maturity of ledger assets	6,134.00
Total income	$ 475,675.62

DISBURSEMENTS.

Losses paid during the year	$ 108,225.41
Investigation and adjustment of claims	3,350.93
Commission or brokerage	77,229.45
Salaries, fees and all other charges of officers, clerks, agents and employes	86,627.27
Rents	3,417.16
All other taxes, licenses and insurance department fees	6,898.12
Legal expenses, advertising, printing and stationery	22,238.38
Postage, telegraph, telephone, express, furniture and fixtures	13,093.27
All other disbursements	12,736.99
Agents' balances charged off	1,417.82
Total disbursements	$ 335,234.80

LEDGER ASSETS.

Mortgage loans on real estate	$ 309,159.45
Loans on collateral security	23,038.15
Book value of bonds and stocks	327,388.62
Cash on hand and in bank	159,721.97
Premiums in course of collection	106,457.18
Other ledger assets	2,984.58
Total ledger assets	$ 928,749.95

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 13,923.69
Other non-ledger assets	6,593.36
Gross assets	$ 949,267.00

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security	$ 1,558.34	
Gross premiums in course of collection	25,971.14	
Book value of real estate, bonds and stocks over market value	2,052.50	
		$ 29,581.98
Total admitted assets		$ 919,685.02

LIABILITIES.

Net amount of unpaid losses	$ 165,036.38
Total unearned premiums	121,003.86
Commission and brokerage	14,237.69
State, county and municipal taxes	5,409.87
Estimated expense of investigation and adjustment of unpaid claims	1,499.75
Other liabilities	4,563.84
Total liabilities	$ 311,751.39

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 14,429.79
Total losses paid during the year	1,083.26

Louis A. Adam, Vice-President.
George Sealy, Secretary.

Subscribed and sworn to before me this .... day of February, 191...

Nellie D. Curtin, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Old Line Company of Lincoln, in the State of Nebraska, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 167,915.58
Interest, rents and dividends	8,793.03
Total income	$ 176,708.61

DISBURSEMENTS.

Losses paid during the year	$ 48,566.08
Investigation and adjustment of claims	270.53
Commission or brokerage	46,215.14
Salaries, fees and all other charges of officers, clerks, agents and employes	25,794.08
Rents	978.00
Repairs, expenses and taxes on real estate	16.95
All other taxes, licenses and insurance department fees	9,027.25
Legal expenses, advertising, printing and stationery	3,232.10
Postage, telegraph, telephone, express, furniture and fixtures	1,545.98
All other disbursements	19,448.83
Assigned funds of policyholders paid to old policyholders	2,024.51
Total disbursements	$ 157,119.45

LEDGER ASSETS.

Mortgage loans on real estate	$ 201,165.00
Book value of bonds and stocks	38,445.00
Cash on hand and in bank	30,275.89
Premiums in course of collection	3,007.63
Bills receivable	4,261.53
Other ledger assets	2,282.43
Total ledger assets	$ 279,437.48

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,732.56
Market value of real estate, bonds and stocks over book value	284.45
Gross assets	$ 285,454.49

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 3,718.44	
Agents' balance	1,680.53	
Gross premiums in course of collection	333.59	
		$ 5,732.56
Total admitted assets		$ 279,721.93

LIABILITIES.

Net amount of unpaid losses	$ 4,975.00
Total unearned premiums	83,957.79
Commission and brokerage	1,069.61
State, county and municipal taxes	776.34
Other liabilities	30,815.49
Total liabilities	$ 121,594.23

W. A. Rankins, President.
M. D. Hatch, Secretary.

Subscribed and sworn to before me this 15th day of March, 1916.

F. J. Irwin, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the American Surety Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 5,000,000.00

INCOME.

Premiums received during the year	$ 3,210,138.13
Interest, rents and dividends	501,284.82
From other sources	131.13
Profit on sale or maturity of ledger assets	2,264.24
Increase in book value of ledger assets	634,441.25
Total income	$ 4,348,259.57

DISBURSEMENTS.

Losses paid during the year	$ 902,482.20
Investigation and adjustment of claims	97,329.67
Commission or brokerage	593,289.06
Salaries, fees and all other charges of officers, clerks, agents and employes	1,317,008.67
Rents	52,707.50
Repairs, expenses and taxes on real estate	241,955.97
All other taxes, licenses and insurance department fees	108,630.97
Legal expenses, advertising, printing and stationery	53,839.47
Postage, telegraph, telephone, express, furniture and fixtures	55,137.27
Stockholders for interest or dividends	250,000.00

All other disbursements	34,029.58
Unpaid re-insurance and advanced premiums	51,181.19
Loss on sale or maturity of ledger assets	424,491.80
Decrease in book value of ledger assets	85,584.50
Total disbursements	$ 4,267,676.85

LEDGER ASSETS.

Book value of real estate	$ 3,166,047.91
Mortgage loans on real estate	24,795.69
Loans on collateral security	71,000.00
Book value of bonds and stocks	3,925,215.00
Cash on hand and in bank	1,219,248.21
Premiums in course of collection	739,910.25
Other ledger assets	154,445.52
Total ledger assets	$ 9,300,662.58

NON-LEDGER ASSETS.

Interest and rents due and accrued		$ 40,065.80
Appraised value of real estate, bonds and stocks over book value		248,952.09
Gross assets		$ 9,589,680.47

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$305,718.84	
Market value of special deposits in excess of liabilities	135,521.09	
		$ 441,239.93
Total admitted assets		$ 9,148,440.54

LIABILITIES.

Net amount of unpaid losses	$ 746,229.19
Total unearned premiums	2,053,118.17
Commission and brokerage	67,560.18
Salaries, rents, bills, etc	65,071.43
State, county and municipal taxes	49,868.39
Re-insurance premiums	44,837.61
Other liabilities	20,227.10
Total liabilities	$ 3,046,912.07

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 202,245.85
Total losses paid during the year	61,126.34

F. W. LAFRENTZ, President.
WILLIAM A. BRANDT, Secretary-Treas.

Subscribed and sworn to before me this 10th day of February, 1916.
W. C. LLOYD, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Bankers Casualty Company of Minneapolis, in the State of Minnesota, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 97,705.59
Policy fees required or represented by application	35,050.00
Interest, rents and dividends	11,241.15
From other sources	171.75
From agents' balances previously charged off	469.40
Borrowed money	9,000.00
Total income	$ 153,637.89

DISBURSEMENTS.

Losses paid during the year	$ 30,563.63
Investigation and adjustment of claims	502.13
Policy fees retained by agents	34,404.80
Commission or brokerage	16,774.67
Salaries, fees and all other charges of officers, clerks, agents and employes	23,772.39
Rents	3,383.00
All other taxes, licenses and insurance department fees	3,117.49
Legal expenses, advertising, printing and stationery	7,626.19
Postage, telegraph, telephone, express, furniture and fixtures	3,226.45
Stockholders for interest or dividends	11,246.25
All other disbursements	1,943.38
Agents' balances charged off	2,437.74
Interest on borrowed money	55.00
Borrowed money repaid	9,000.00
Total disbursements	$ 148,053.12

LEDGER ASSETS.

Mortgage loans on real estate	$ 80,100.00
Book value of bonds and stocks	120,449.15
Cash on hand and in bank	9,041.18
Premiums in course of collection	9,217.27
Bills receivable	40.00
Less ledger assets	507.42
Total ledger assets	$ 218,344.18

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,564.59
Other non-ledger assets	4,500.00
Gross assets	$ 225,408.77

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 40.00	
Furniture, fixtures, supplies, printed matter and stationery	4,500.00	
Gross premiums in course of collection	8,274.97	
Book value of real estate, bonds and stocks over market value	8,449.15	
		$ 21,264.12
Total admitted assets		$ 204,144.65

LIABILITIES.

Net amount of unpaid losses	$ 4,223.41
Total unearned premiums	20,740.00
Salaries, rents, bills, etc	1,300.00
State, county and municipal taxes	1,960.00
Unpaid dividends	3,753.75
Total liabilities	$ 31,977.16

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 267.25
Total losses paid during the year	72.45

R. B. BESON, President.
S. L. BESON, Secretary.

Subscribed and sworn to before me this 12th day of February, 1916.
A. E. DRENNAN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Casualty Company of America of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 3,547,825.44
Policy fees required or represented by application	175.00
Interest, rents and dividends	63,231.68
From other sources	187,610.00
Profit on sale or maturity of ledger assets	175.00
Increase in book value of ledger assets	35,124.50
Total income	$ 3,834,141.62

DISBURSEMENTS.

Losses paid during the year	$ 1,457,941.42
Investigation and adjustment of claims	512,604.93
Commission or brokerage	897,183.10
Salaries, fees and all other charges of officers, clerks, agents and employes	338,157.44
Rents	34,746.63
All other taxes, licenses and insurance department fees	68,361.94
Legal expenses, advertising, printing and stationery	35,542.12
Postage, telegraph, telephone, express, furniture and fixtures	28,206.87
Stockholders for interest or dividends	45,000.00
All other disbursements	104,704.48
Agents' balances charged off	318.25
Decrease in book value of ledger assets	15,700.00
Total disbursements	$ 3,538,467.18

LEDGER ASSETS.

Unadjusted premiums	$ 128,261.83
Mortgage loans on real estate	338,000.00
Loans on collateral security	26,883.42
Book value of bonds and stocks	1,549,901.03
Cash on hand and in bank	666,218.52
Premiums in course of collection	899,142.43
Bills receivable	6,720.32
Other ledger assets	96,983.10
Total ledger assets	$ 3,712,110.65

NON-LEDGER ASSETS.

Interest and rents due and accrued		$ 25,590.30
Market value of real estate, bonds and stocks over book value		$ 25,590.30
Other non-ledger assets		18,961.17
Gross assets		$ 3,756,662.12

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 6,720.32	
Market value of special deposits in excess of liabilities	18,495.10	
Gross premiums in course of collection	75,308.65	
		$ 100,524.07
Total admitted assets		$ 3,656,138.05

LIABILITIES.

Net amount of unpaid losses	$ 1,500,793.82
Total unearned premiums	1,174,845.88
Commission and brokerage	140,622.08
Salaries, rents, bills, etc	4,038.23
State, county and municipal taxes	38,746.99
Estimated expenses of investigation and adjustment of unpaid claims	10,000.00
Re-insurance premiums	23,483.84
Total liabilities	$ 2,892,530.84

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 356,490.29
Total losses paid during the year	136,286.98

EDWARD L. HEARN, President.
JOHN L. JENKINS, Secretary.

Subscribed and sworn to before me this 1st day of March, 1916.
JAMES H. HUGHES, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Continental Casualty Company of Hammond, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 2,763,072.18
Policy fees required or represented by application	80,192.00
Interest, rents and dividends	48,309.06
Borrowed money	30,000.00
From agents' balances previously charged off	1,426.89
Increase in book value of ledger assets	25,441.09
Total income	$ 2,948,441.22

DISBURSEMENTS.

Losses paid during the year	$ 1,196,200.77
Investigation and adjustment of claims	30,970.63
Policy fees retained by agents	80,192.00
Commission or brokerage	723,472.06
Salaries, fees and all other charges of officers, clerks, agents and employes	493,222.02
Rents	39,101.49
Repairs, expenses and taxes on real estate	176.40
All other taxes, licenses and insurance department fees	87,191.97
Legal expenses, advertising, printing and stationery	70,847.65
Postage, telegraph, telephone, express, furniture and fixtures	19,153.63
Stockholders for interest or dividends	60,000.00
All other disbursements	22,011.63
Agents' balances charged off	5,149.97
Borrowed money repaid	30,000.00
Decrease in book value of ledger assets	68.82
Interest on borrowed money	619.33
Total disbursements	$ 2,858,377.37

LEDGER ASSETS.

Book value of real estate	$ 60,000.00
Mortgage loans on real estate	460,500.00
Loans on collateral security	480.00
Book value of bonds and stocks	604,211.48

Cash on hand and in bank	125,028.90
Premiums in course of collection	751,103.79
Bills receivable	3,205.90
Other ledger assets	251,923.94
Total ledger assets	$ 2,256,454.01

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 12,569.20
Gross assets	$ 2,269,023.21

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	$ 53,356.17	
Bills receivable	3,205.90	
Furniture, fixtures	85,116.68	
Gross premiums in course of collection	3,934.30	
Book value of real estate, bonds and stocks over market value	22,490.95	
		$ 168,104.00
Total admitted assets		$ 2,100,919.21

LIABILITIES.

Net amount of unpaid losses	$ 188,990.92
Total unearned premiums	964,519.42
Commission and brokerage	131,258.00
Salaries, rents, bills, etc	11,069.81
State, county and municipal taxes	30,000.00
Estimated expenses of investigation and adjustment of unpaid claims	1,000.00
Re-insurance premiums	5,368.78
Other liabilities	168,712.28
Other liabilities	$ 1,500,919.21

BUSINESS IN ILLINOIS.

Total premiums reecived during the year	$ 336,191.95
Total losses paid during the year	104,393.15

H. G. B. ALEXANDER, President.
W. H. BETTS, Secretary.

Subscribed and sworn to before me this 15th day of January, 1916.
H. S. A. HOWE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Equitable Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 91,854.50
Policy fees required or represented by application	11,816.00
Interest, rents and dividends	6,815.53
From other sources	83.38
Profit on sale or maturity of ledger assets	79.90
Total income	$ 110,649.31

DISBURSEMENTS.

Losses paid during the year	$ 34,203.44
Investigation and adjustment of claims	549.02
Policy fees retained by agents	11,816.00
Commission or brokerage	21,689.26
Salaries, fees, and all other charges of officers, clerks, agents and employes	19,613.41
Rents	2,794.00
All other taxes, licenses and insurance department fees	2,390.30
Legal expenses, advertising, printing and stationery	7,560.83
Postage, telegraph, telephone, express, furniture and fixtures	3,161.48
Stockholders for interest or dividends	6,000.00
All other disbursements	1,625.20
Loss on sale or maturity of ledger assets	41.25
Decrease in book value of ledger assets	56.60
Total disbursements	$ 111,500.79

LEDGER ASSETS.

Mortgage loans on real estate	$ 4,000.00
Book value of bonds and stocks	157,708.25
Cash on hand and in bank	6,966.34
Total ledger assets	$ 168,674.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,096.56
Gross assets	$ 170,771.15

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 2,480.75
Total admitted assets	$ 168,290.40

LIABILITIES.

Net amount of unpaid losses	$ 9,105.81
Total unearned premiums	5,996.24
Salaries, rents, bills, etc	934.15
State, county and municipal taxes	1,596.75
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Re-insurance premiums	10.63
Other liabilities	3,200.06
Total liabilities	$ 21,343.64

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 488.46
Total losses paid during the year	104.91

ALBERT C. SMITH, President.
DAVID MONTAGUE, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
SAMUEL J. LAWSON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Federal Casualty Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 336,393.21
Policy fees required or represented by application	40,338.00
Interest, rents and dividends	21,917.17
Profit on sale or maturity of ledger assets	9,111.88
Increase in book value of ledger assets	50.00
Total income	$ 407,810.26

DISBURSEMENTS.

Losses paid during the year	$ 133,701.65
Policy fees retained by agents, estimated	40,328.05
Commission or brokerage	79,583.83
Salaries, fees, and all other charges of officers, clerks, agents and employes	58,836.71
Rents	5,293.92
Repairs, expenses and taxes on real estate	2,681.76
All other taxes, licenses and insurance department fees	8,878.93
Legal expenses, advertising, printing and stationery	4,683.93
Postage, telegraph, telephone, express, furniture and fixtures	3,667.76
Stockholders for interest or dividends	50,000.00
All other disbursements	3,621.89
Agents' balances charged off	1,177.59
Loss on sale or maturity of ledger assets	13,378.33
Decrease in book value of ledger assets	375.00
Total disbursements	$ 406,209.35

LEDGER ASSETS.

Book value of real estate	$ 99,109.98
Mortgage loans on real estate	16,000.00
Book value on bonds and stocks	303,393.75
Cash on hand and in bank	4,771.91
Total ledger assets	$ 423,275.64

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,441.38
Gross assets	$ 429,717.02

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 14,728.75
Total admitted assets	$ 414,988.27

LIABILITIES.

Net amount of unpaid losses, estimated	$ 20,796.44
Commission and brokerage	2,500.00
Salaries, rents, bills, etc	500.00
State, county and municipal taxes	6,500.00
Interest due or accrued	2,000.00
Other liabilities	13,617.54
Total liabilities	$ 45,913.98

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 22,607.62
Total losses paid during the year	10,236.90

V. D. CLIFF, President.
L. E. DALY, Secretary.

Subscribed and sworn to before me this 14th day of February, 1916.
ANDREW LLOYD GLOTFELLER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Fidelity and Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	8,581,544.36
Interest, rents and dividends	539,677.91
From other sources	159,345.52
From agents' balances previously charged off	278.44
Profit on sale or maturity of ledger assets	2,923.25
Total income	$ 9,283,769.48

DISBURSEMENTS.

Losses paid during the year	$ 3,579,063.44
Investigation and adjustment of claims	631,355.93
Commission or brokerage	2,161,569.59
Salaries, fees, and all other charges of officers, clerks, agents and employes	1,319,541.15
Rents	83,932.67
Repairs, expenses and taxes on real estate	74,883.29
All other taxes, licenses and insurance department fees	219,905.24
Legal expenses, advertising, printing and stationery	91,046.09
Postage, telegraph, telephone, express, furniture and fixtures	41,740.12
Stockholders for interest or dividends	200,000.00
All other disbursements	160,719.67
Agents' balances charged off	2,893.53
Loss on sale or maturity of ledger assets	37,917.11
Decrease in book value of ledger assets	50,000.00
Total disbursements	$ 8,654,567.83

LEDGER ASSETS.

Book value of real estate	$ 1,318,833.45
Book value of bonds and stocks	9,563,368.94
Cash on hand in bank	389,855.26
Premiums in course of collection	1,783,511.12
Other ledger assets	232,029.55
Total ledger assets	$13,287,598.32

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 96,787.26
Other non-ledger assets	13,955.06
Gross assets	$13,398,340.64

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default	$ 7,500.00	
Gross premiums in course of collection	341,331.80	
Book value of real estate, bonds and stocks over market value	296,792.77	
Market value of special deposits in excess of liabilities	26,315.43	
		$ 671,940.00
Total admitted assets		$12,726,400.64

LIABILITIES.

Net amount of unpaid losses...$	2,968,015.79
Total unearned premiums.....	4,831,630.71
Commission and brokerage.....	368,390.80
Salaries, rents, bills, etc.....	9,536.62
State, county and municipal taxes	139,310.18
Estimated expenses of investigation and adjustment of unpaid claims	40,000.00
Re-insurance premiums	49,984.94
Other liabilities	919,989.99
Total liabilities .....$	9,326,859.03

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	983,228.65
Total losses paid during the year	409,407.55

ROBERT J. AILLAS, President.
THEODORE E. GATY, Secretary.

Subscribed and sworn to before me this 16th day of ————, 1916.
C. E. SLATTERY, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Fidelity and Deposit Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	3,000,000.00

INCOME.

Premiums received during the year .....$	6,787,754.34
Interest, rents and dividends...	510,631.63
From other sources.....	50,260.43
From agent's balances previously charged off	472.06
Profit on sale or maturity of ledger assets	6,886.88
Increase in book value of ledger assets	103,111.34
Total income .....$	7,459,116.68

DISBURSEMENTS.

Losses paid during the year....$	2,495,517.49
Investigation and adjustment of claims	411,913.77
Commission or brokerage	1,638,790.77
Salaries, fees, and all other charges of officers, clerks, agents and employes.....	1,262,876.76
Rents	73,645.79
Repairs, expenses and taxes on real estate	93,219.31
All other taxes, licenses and insurance department fees.....	266,046.00
Legal expenses, advertising, printing and stationery.....	128,726.02
Postage, telegraph, telephone, express, furniture and fixtures...	54,901.07
Stockholders for interest or dividends	480,000.00
All other disbursements.....	428,369.97
Agents' balances charged off....	3,150.62
Loss on sale or maturity of ledger assets	1,953.26
Decrease in book value of ledger assets	83,251.05
Total disbursements .....$	7,422,361.88

LEDGER ASSETS.

Book value of real estate .....$	2,658,776.15
Mortgage loans on real estate..	268,977.34
Book value of bonds and stocks	6,081,223.75
Cash on hand and in bank.....	1,318,372.20
Premiums in course of collection	1,866,369.05
Other ledger assets	87,807.29
Total ledger assets.....$	12,281,525.78

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	963.92
Gross assets .....$	12,282,489.70

DEDUCT ASSETS NOT ADMITTED.

Gross premium in course of collection.$675,395.29	
Market value of special deposits in excess of liabilities... 373,854.48	
————$	949,249.77
Total admitted assets .....$	11,233,239.93

LIABILITIES.

Net amount of unpaid losses...$	2,182,954.03
Total unearned premiums.....	3,297,543.54
Commission and brokerage.....	199,443.36
Salaries, rents, bills, etc.....	20,000.00
State, county and municipal taxes	110,000.00
Return and re-insurance premiums	243,823.45
Estimated expenses of investigation and adjustment of unpaid claims	39,429.78
Other liabilities	346,947.70
Total liabilities .....$	6,440,141.86

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	423,276.00
Total losses paid during the year	171,112.15

FRED S. AXTELL, Vice-President.
THOMAS L. BERRY, Asst. Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
WILLIAM M. REINHARDT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the General Indemnity Corporation of America of Rochester, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	200,000.00

INCOME.

Premiums received during the year .....$	71,352.18
Interest, rents and dividends....	13,410.52
Profit on sale or maturity of ledger assets	550.24
Total income .....$	85,312.94

DISBURSEMENTS.

Salaries, fees and all other charges of officers, clerks, agents and employes.....$	5,015.13
Rents	60.00
All other taxes, licenses and insurance department fees.....	1,785.13
Legal expenses, advertising, printing and stationery.....	1,290.51
Postage, Telegraph, telephone, express, furniture and fixtures..	326.70
All other disbursements.....	653.61
Total disbursements .....$	9,131.08

LEDGER ASSETS.

Book value of bonds and stocks.$	341,120.01
Cash on hand and in bank.....	35,771.98
Premiums in course of collection	3,416.29
Total ledger assets.....$	380,308.28

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	4,886.80
Gross assets .....$	385,195.08

LIABILITIES.

Total unearned premiums.....$	57,654.23
State, county and municipal taxes	1,308.71
Total liabilities .....$	58,962.94

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	4,231.48

W. ROY MCCANNE, Vice-President.
RALPH M. BARSTOW, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.
F. P. REICHERT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Georgia Casualty Company of Macon, in the State of Georgia, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	300,540.00

INCOME.

Premiums received during the year .....$	1,112,686.83
Interest, rents and dividends.....	48,631.72
Total income .....$	1,161,318.55

DISBURSEMENTS.

Losses paid during the year.....$	332,936.16
Investigation and adjustment of claims	77,548.22
Commission or brokerage.....	255,797.56
Salaries, fees and all other charges of officers, clerks, agents and employes	56,981.09
Rents	3,484.50
Repairs, expenses and taxes on real estate	21,081.37
All other taxes, licenses and insurance department fees.....	20,941.80
Legal expenses, advertising, printing and stationery.....	20,110.69
Postage, telegraph, telephone, express, furniture and fixtures....	7,920.49
Stockholders for interest or dividends	18,032.40
All other disbursements.....	16,020.82
Agents' balances charged off.....	2,601.05
Loss on sale or maturity of ledger assets	3,122.50
Total disbursements .....$	836,578.65

LEDGER ASSETS.

Book value of real estate.....$	375,000.00
Mortgage loans on real estate....	174,705.00
Loans on collateral security.....	6,491.17
Book value of bonds and stocks..	230,316.76
Cash on hand and in bank.....	159,409.71
Premiums in course of collection	328,546.41
Bills receivable	17,171.16
Other ledger assets.....	39,286.34
Total ledger assets.....$	1,330,926.55

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	11,084.36
Other non-ledger assets.....	1,714.00
Gross assets .....$	1,343,724.91

DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....$	19,921.16	
Agents' balance	5,991.49	
Printing plant	3,859.09	
Gross premiums in course of collection	7,101.82	
Book value of real estate, bonds and stocks over market value	81,193.37	
		118,066.93
Total admitted assets.....$		1,225,657.98

LIABILITIES.

Net amount of unpaid losses.....$	239,992.14
Total unearned premiums.....	436,385.81
Commission and brokerage.....	81,651.43
Salaries, rents, bills, etc.....	1,250.00
State, county and municipal taxes	10,000.00
Return and re-insurance premiums	241.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Other liabilities	5,100.00
Total liabilities .....$	775,120.38

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	148,351.39
Total losses paid during the year	9,645.59

W. E. SMALL, President.
E. P. AMERINE, Secretary.

Subscribed and sworn to before me this 2nd day of March, 1916.
J. C. MORTON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Globe Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	750,000.00

INCOME.

Premiums received during the year .....$	3,759,929.51
Interest, rents and dividends.....	143,188.99
Profit on sale or maturity of ledger assets	8,447.10
Increase in book value of ledger assets	2,712.84
Total income .....$	3,914,278.44

DISBURSEMENTS.

Losses paid during the year	$ 1,339,507.07
Investigation and adjustment of claims	269,769.18
Commission or brokerage	773,524.09
Salaries, fees and all other charges of officers, clerks, agents and employes	524,024.63
Rents	19,502.12
All other taxes, licenses and insurance department fees	83,938.07
Legal expenses, advertising, printing and stationery	29,004.84
Postage, telegraph, telephone, express, furniture and fixtures	24,979.04
All other disbursements	23,685.51
Loss on sale or maturity of ledger assets	1,500.00
Decrease in book value of ledger assets	1,345.49
Total disbursements	$ 3,090,780.04

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,497,620.35
Cash on hand and in bank	523,049.13
Premiums in course of collection	754,772.82
Other ledger assets	81,141.99
Total ledger assets	$ 4,856,584.29

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 39,439.16
Other non-ledger assets	10,000.00
Gross assets	$ 4,906,023.45

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 55,220.42	
Book value of real estate, bonds and stocks over market value	71,148.74	
Market value of special deposits in excess liabilities	130,128.91	
		256,498.07
Total admitted assets		$ 4,649,525.38

LIABILITIES.

Net amount of unpaid losses	$ 1,101,294.72
Total unearned premiums	1,790,968.79
Commission and brokerage	151,171.19
Salaries, rents, bills, etc	10,000.00
State, county and municipal taxes	65,000.00
Return and re-insurance premiums	12,910.59
Estimated expenses of investigation and adjustment of unpaid claims	9,425.00
Other liabilities	253,309.74
Total liabilities	$ 3,394,080.03

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 268,137.50
Total losses paid during the year	110,277.00

HENRY W. EATON, President.
A. DUNCAN REID, Secretary.

Subscribed and sworn to before me this 17th day of February, 1916.
T. J. SAVAGE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Great Eastern Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 952,528.56
Policy fees required or represented by application	12,394.17
Interest, rents and dividends	37,239.60
Profit on sale or maturity of ledger assets	2,381.25
Total income	$ 1,004,543.58

DISBURSEMENTS.

Losses paid during the year	$ 401,139.06
Investigation and adjustment of claims	15,204.53
Policy fees retained by agents	12,394.17
Commission or brokerage	385,105.88
Salaries, fees and all other charges of officers, clerks, agents and employes	101,038.95
Rents	7,999.93
All other taxes, licenses and insurance department fees	22,223.15
Legal expenses, advertising, printing and stationery	13,424.04
Postage, telegraph, telephone, express, furniture and fixtures	9,109.20
Stockholders for interest or dividends	20,000.00
All other disbursements	13,825.63
Agents' balances charged off	2,063.65
Total disbursements	$ 1,003,528.19

LEDGER ASSETS.

Mortgage loans on real estate	$ 185,500.00
Book value of bonds and stocks	704,072.37
Cash on hand and in bank	68,526.92
Premiums in course of collection	120,689.69
Total ledger assets	$ 1,078,788.98

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 9,495.59
Gross assets	$ 1,088,284.57

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$12,244.50	
Book value of real estate, bonds and stocks over market value	28,876.37	
		41,120.87
Total admitted assets		$ 1,047,163.70

LIABILITIES.

Net amount of unpaid losses	$ 69,318.22
Total unearned premiums	382,934.83
Commission and brokerage	37,240.52
Salaries, rents, bills, etc	1,456.13
State, county and municipal taxes	17,660.26
Estimated expenses of investigation and adjustment of unpaid claims	4,352.50
Re-insurance premiums	3,349.53
Other liabilities	2,911.32
Total liabilities	$ 519,223.31

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 35,970.31
Total losses paid during the year	18,780.96

LOUIS H. FIBEL, President.
THOMAS H. DARLING, Secretary.

Subscribed and sworn to before me this 15th day of February, 1916.
CAROLINE D. PLAGE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Great Western Accident Insurance Company of Des Moines, in the State of Iowa, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 425,297.09
Policy fees required or represented by application	19,047.57
Interest, rents and dividends	11,164.03
From other sources	59.98
Total income	$ 455,568.67

DISBURSEMENTS.

Losses paid during the year	$ 126,713.08
Investigation and adjustment of claims	3,670.98
Commission or brokerage	105,741.07
Salaries, fees and all other charges of officers, clerks, agents and employes	73,302.00
Rents	5,879.51
All other taxes, licenses and insurance department fees	3,969.87
Legal expenses, advertising, printing and stationery	10,657.66
Postage, telegraph, telephone, express, furniture and fixtures	7,570.88
Stockholders for interest or dividends	10,000.00
All other disbursements	10,158.78
Agents' balances charged off	3,246.10
Premiums in course of collection	52,221.75
Total disbursements	$ 413,131.68

LEDGER ASSETS.

Mortgage loans on real estate	$ 144,500.00
Book value of bonds and stocks	63,171.31
Cash on hand and in bank	67,561.35
Premiums in course of collection	53,712.24
Bills receivable	5,012.62
Other ledger assets	5,084.76
Total ledger assets	$ 339,042.28

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 6,422.52
Gross assets	$ 345,464.80

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 5,012.62	
Agents' balance	5,058.64	
Gross premiums in course of collection	27,893.47	
		37,964.73
Total admitted assets		$ 307,500.07

LIABILITIES.

Net amount of unpaid losses	$ 25,412.85
Total unearned premiums	103,163.60
Commission and brokerage	1,732.50
Salaries, rents, bills, etc	1,904.69
State, county and municipal taxes	2,800.00
Estimated expenses of investigation and adjustment of unpaid claims	1,270.64
Re-insurance premiums	94.65
Other liabilities	1,933.68
Total liabilities	$ 138,312.61

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 577.09
Total losses paid during the year	63.83

H. B. HAWLEY, President.
R. D. EMERY, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.
VERGIL E. NUTT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Hartford Accident and Indemnity Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 800,000.00

INCOME.

Premiums received during the year	2,362,659.45
Interest, rents and dividends	78,968.30
Profit on sale or maturity of ledger assets	1,651.12
Total Income	$ 2,443,278.87

DISBURSEMENTS.

Losses paid during the year	$ 525,757.30
Investigation and adjustment of claims	120,791.97
Commission or brokerage	411,106.45
Salaries, fees and all other charges of officers, clerks, agents and employes	327,235.73
Rents	26,519.82
All other taxes, licenses and insurance department fees	47,407.05
Legal expenses, advertising, printing and stationery	52,142.35
Postage, telegraph, telephone, express, furniture and fixtures	39,089.42
All other disbursements	18,524.62
Agents' balances charged off	108.89
Loss on sale or maturity of ledger assets	220.00
Total disbursements	$ 1,568,903.60

LEDGER ASSETS.

Mortgage loans on real estate	$ 190,000.00
Book value of bonds and stocks	1,583,012.11
Cash on hand and in bank	577,875.39
Premiums in course of collection	575,881.08
Bills receivable	4,135.33
Other ledger assets	26,689.68
Total ledger assets	$ 2,957,593.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 26,300.82
Market value of real estate, bonds and stocks over book value	9,087.89
Gross assets	$ 2,992,982.30

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 4,135.33
Market value of special	

deposits in excess of liabilities	8,345.69	
Gross premiums in course of collection	23,970.05	
Book value of real estate, bonds and stocks over market value	3,086.08	
		39,537.15
Total admitted assets		$ 2,953,445.15

LIABILITIES.

Net amount of unpaid losses	$ 305,581.14
Total unearned premiums	1,118,091.24
Commission and brokerage	122,766.81
Salaries, rents, bills, etc.	3,328.55
State, county and municipal taxes	29,984.00
Estimated expenses of investigation and adjustment of unpaid claims	2,700.00
Other liabilities	200,000.00
Total liabilities	$ 1,782,451.74

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 400,628.85
Total losses paid during the year	86,031.04

NORMAN R. MOROY, Vice-President.
JAMES L. KEARNEY, Secretary.

Subscribed and sworn to before me this 11th day of February, 1916.
R. H. DEXTER, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Hartford Steam Boiler Inspection and Insurance Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 1,713,486.72
Inspections	39,458.42
Interest, rents and dividends	258,749.16
Profit on sale or maturity of ledger assets	9,146.55
Total income	$ 2,020,840.85

DISBURSEMENTS.

Losses paid during the year	$ 80,428.53
Investigation and adjustment of claims	530.96
Commission or brokerage	246,757.11
Salaries, fees and all other charges of officers, clerks, agents and employes	938,386.62
Rents	11,000.00
Repairs, expenses and taxes on real estate	8,227.84
All other taxes, licenses and insurance department fees	88,061.43
Legal expenses, advertising, printing and stationery	20,853.02
Postage, telegraph, telephone, express, furniture and fixtures	25,527.85
Stockholders for interest or dividends	1,120,000.00
All other disbursements	2,666.16
Loss on sale or maturity of ledger assets	751.66
Total disbursements	$ 2,543,191.18

LEDGER ASSETS.

Book value of real estate	$ 90,000.00
Mortgage loans on real estate	1,448,245.00
Book value of bonds and stocks	4,134,505.91
Cash on hand and in bank	169,588.94
Premiums in course of collection	467,157.62
Other ledger assets	45,518.43
Total ledger assets	$ 6,355,015.90

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 92,778.26
Gross assets	$ 6,447,794.16

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	41,619.80	
Gross premiums in course of collection	45,651.53	
Book value of real estate bonds and stocks over market value	126,106.51	
		213,377.84
Total admitted assets		$ 6,234,416.32

LIABILITIES.

Net amount of unpaid losses	$ 33,988.00
Total unearned premiums	2,473,007.92
Commission and brokerage	84,301.22
Salaries, rents, bills, etc.	1,400.00
State, county and municipal taxes	50,000.00
Other liabilities	20,965,76
Total liabilities	$ 2,663,662.90

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 106,873.38
Total losses paid during the year	4,495.68

L. B. BRAINERD, President.
CHARLES S. BLAKE, Secretary.

Subscribed and sworn to before me this 29th day of January, 1916.
L. F. MIDDLEBROOK, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Indiana and Ohio Live Stock Insurance Company of Crawfordsville, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 259,545.09
Interest, rents and dividends	18,807.95
From agents' balances previously charged off	74.35
Profit on sale or maturity of ledger assets	101.27
Total income	$ 278,528.66

DISBURSEMENTS.

Losses paid during the year	$ 124,802.27
Investigation and adjustment of claims	631.23
Commission or brokerage	68,402.19
Salaries, fees and all other charges of officers, clerks, agents and employes	28,798.88
Rents	1,200.00
All other taxes, licenses and insurance department fees	14,190.08
Legal expenses, advertising, printing and stationery	10,574.34
Postage, telegraph, telephone, express, furniture and fixtures	4,798.83
Stockholders for interest or dividends	24,000.00
All other disbursements	561.37
Agents' balances charged off	876.76
Loss on sale or maturity of ledger assets	25.59
Decrease in book value of ledger assets	259.00
Total disbursements	$ 279,120.54

LEDGER ASSETS.

Mortgage loans on real estate	$ 191,400.00
Book value of bonds and stocks	155,989.00
Cash on hand and in bank	24,082.11
Premiums in course of collection	36,336.34
Total ledger assets	$ 407,807.45

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,258.78
Gross assets	$ 412,066.23

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	1,868.39	
Book value of real estate, bonds and stocks over market value	3,199.00	
		5,067.39
Total admitted assets		$ 406,998.84

LIABILITIES.

Net amount of unpaid losses	$ 10,249.66
Total unearned premiums	121,839.88
Commission and brokerage	1,269.76
Salaries, rents, bills, etc.	1,162.85
State, county and municipal taxes	7,000.00
Total liabilities	$ 141,522.15

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 43,170.52
Total losses paid during the year	23,558.35

BENJAMIN CRANE, President.
FRANK M. BOYD, Secretary.

Subscribed and sworn to before me this 17th day of February, 1916.
JUSTIN J. MOLONY, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Inter-Ocean Casualty Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 253,730.71
Policy fees required or represented by application	9.75
Borrowed money	7,000.00
Interest, rents and dividends	6,927.85
From other sources	246.90
Total income	$ 267,915.21

DISBURSEMENTS.

Losses paid during the year	$ 113,220.77
Investigation and adjustment of claims	548.18
Interest on borrowed money	357.67
Commission or brokerage	90,678.24
Salaries, fees and all other charges of officers, clerks, agents and employes	21,174.20
Rents	1,820.00
Borrowed money repaid	7,000.00
All other taxes, licenses and insurance department fees	7,227.73
Legal expenses, advertising, printing and stationery	7,233.90
Postage, telegraph, telephone, express, furniture and fixtures	3,572.57
Stockholders for interest or dividends	12,000.00
All other disbursements	1,989.03
Total disbursements	$ 266,822.29

LEDGER ASSETS.

Mortgage loans on real estate	$ 138,000.00
Book value of bonds and stocks	300.00
Cash on hand and in bank	1,153.61
Bills receivable	30.50
Other ledger assets	3,383.99
Total ledger assets	$ 142,868.10

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 952.47
Gross assets	$ 143,820.57

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	30.50	
Furniture, fixtures	2,802.33	
Loans on personal security	581.66	
		3,414.49
Total admitted assets		$ 140,406.08

LIABILITIES.

Net amount of unpaid losses	$ 10,000.00
Total unearned premiums	4,802.70
Salaries, rents, bills, etc.	487.30
State, county and municipal taxes	6,351.16
Estimated expenses of investigation and adjustment of unpaid claims	50.00
Re-insurance premiums	296.43
Other liabilities	2,609.28
Total liabilities	$ 24,596.87

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 76,534.09
Total losses paid during the year	28,037.87

W. H. NORTHCOTT, President.
W. S. ALPAUGH, Secretary.

Subscribed and sworn to before me this 28th day of February, 1916.
HARRY J. BENNETT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Iowa State Live Stock Insurance Company of Des Moines, in the State of Iowa, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 117,568.65
Interest, rents and dividends	3,498.37
From other sources	70,537.93
Total income	$ 191,604.95

DISBURSEMENTS.

Losses paid during the year	$ 37,161.00
Commission or brokerage	53,279.34
Salaries, fees and all other charges of officers, clerks, agents and employes	11,617.35
Rents	998.00
Legal expenses, advertising, printing and stationery	5,814.05
Postage, telegraph, telephone, express	1,947.48
All other disbursements	1,097.08
Agents' balances charged off	24.60
Total disbursements	$ 111,938.90

LEDGER ASSETS.

Mortgage loans on real estate	$ 139,975.00
Loans on collateral security	2,500.00
Book value of bonds and stocks	8,008.36
Cash on hand and in bank	116,623.81
Premiums in course of collection	4,072.02
Bills receivable	3,607.52
Other ledger assets	4,879.34
Total ledger assets	$ 279,666.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,595.52
Gross assets	$ 284,261.57

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures	$ 4,879.34	
Loans on personal security	1,299.68	
		6,179.02
Total admitted assets		$ 278,082.55

LIABILITIES.

Net amount of unpaid losses	$ 5,122.50
Total unearned premiums	32,809.72
Salaries, rents, bills, etc	1,596.00
Total liabilities	$ 39,528.22

J. F. Gibson, President.
S. A. Coury, Secretary.

Subscribed and sworn to before me this 23rd day of February, 1916.

[SEAL.] Wray Berthof, Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Kentucky Live Stock Insurance Company of Louisville, in the State of Kentucky, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 219,180.00

INCOME.

Premiums received during the year	$ 28,429.54
Interest, rents and dividends	14,385.49
From other sources	59.16
Borrowed money	1,000.00
Profit on sale or maturity of ledger assets	1,207.50
Total income	$ 45,081.69

DISBURSEMENTS.

Losses paid during the year	$ 16,989.88
Investigation and adjustment of claims	995.13
Incumbrance of $40,000 on real estate; Interest on borrowed money	2,250.55
Commission or brokerage	6,458.67
Salaries, fees and all other charges of officers, clerks, agents and employes	9,835.29
Rents	900.00
Repairs, expenses and taxes on real estate	3,488.94
All other taxes, licenses and insurance department fees	2,745.76
Legal expenses, advertising, printing and stationery	3,527.63
Postage, telegraph, telephone, express, furniture and fixtures	1,343.40
Borrowed money repaid	1,000.00
All other disbursements	7,005.54
Agents' balances charged off	1,292.34
Loss on sale or maturity of ledger assets	1,897.50
Total disbursements	$ 59,730.63

LEDGER ASSETS.

Book value of real estate	$ 114,000.00
Mortgage loans on real estate	13,100.00
Book value of bonds and stocks	104,846.69
Cash on hand and in bank	3,027.08
Premiums in course of collection	3,255.94
Other ledger assets	2,765.36
Total ledger assets	$ 240,995.07

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,743.36
Gross assets	$ 243,738.43

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures	$ 2,765.36	
Gross premiums in course of collection	28.00	
		2,793.36
Total admitted assets		$ 240,945.07

LIABILITIES.

Net amount of unpaid losses	$ 263.80
Total unearned premiums	12,215.78
Commission and brokerage	503.14
Total liabilities	$ 12,982.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,621.46
Total losses paid during the year	390.00

J. W. Newman, President.
E. L. Whitehead, Secretary.

Subscribed and sworn to before me this 5th day of February, 1916.

Anna Lee Raleigh, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Lloyds Plate Glass Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 562,073.62
Interest, rents and dividends	46,765.11
From other sources	151.80
Total income	$ 608,990.53

DISBURSEMENTS.

Losses paid during the year	$ 197,081.29
Policy fees retained by agents	
Commission or brokerage	190,195.46
Salaries, fees and all other charges of officers, clerks, agents and employes	86,781.13
Rents	12,339.20
Repairs, expenses and taxes on real estate	12,924.26
All other taxes, licenses and insurance department fees	21,048.33
Legal expenses, advertising, printing and stationery	9,856.51
Postage, telegraph, telephone, express, furniture and fixtures	5,478.62
Stockholders for interest or dividends	50,000.00
All other disbursements	7,605.05
Agents' balances charged off	3.84
Loss on sale or maturity of ledger assets	1,850.05
Total disbursements	$ 595,163.74

LEDGER ASSETS.

Book value of real estate	$ 255,763.18
Mortgage loans on real estate	78,000.00
Book value of bonds and stocks	553,992.53
Cash on hand and in bank	28,921.79
Premiums in course of collection	90,076.42
Total ledger assets	$ 1,006,753.92

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,699.48
Market value of real estate, bonds and stocks over book value	19,236.82
Other non-ledger assets	6,301.54
Gross assets	$ 1,036,991.76

DEDUCT ASSETS NOT ADMITTED.

Salvage glass on hand	$ 6,156.54	
Market value of special deposits in excess of liabilities	24,910.81	
Gross premiums in course of collection	2,532.86	
Book value of real estate bonds and stocks over market value	52,009.66	
Sundry Accounts	145.00	
		85,754.87
Total admitted assets		$ 951,236.89

LIABILITIES.

Net amount of unpaid losses	$ 36,447.41
Total unearned premiums	295,930.73
Commission and brokerage	29,764.81
State, county and municipal taxes	12,000.00
Return premiums	418.09
Other liabilities	482.31
Total liabilities	$ 375,043.35

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 56,198.14
Total losses paid during the year	22,776.69

William T. Woods, President.
Charles E. W. Chambers, Secretary.

Subscribed and sworn to before me this 22nd day of January, 1916.

William L. Lindsay, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the London and Lancashire Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 1,057,035.59
Interest, rents and dividends	51,308.83
From other sources	750,000.00
Total income	$ 1,858,344.42

DISBURSEMENTS.

Losses paid during the year	$ 51,865.55
Investigation and adjustment of claims	29,379.06
Commission or brokerage	173,703.01
Salaries, fees and all other charges of officers, clerks, agents and employes	116,796.26
Rents	6,666.27
Repairs, expenses and taxes on real estate	
All other taxes, licenses and insurance department fees	21,448.58
Legal expenses, advertising, printing and stationery	41,954.17
Postage, telegraph, telephone, express, furniture and fixtures	16,539.63
All other disbursements	2,799.18
Total disbursements	$ 461,151.71

LEDGER ASSETS.

Book value of bonds and stocks	$ 1,536,165.79
Cash on hand and in bank	312,447.62
Premiums in course of collection	297,994.65
Other ledger assets	584.65
Total ledger assets	$ 2,147,192.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 11,838.76
Market value of real estate, bonds and stocks over book value	168,944.21
Other non-ledger assets	2,077.63
Gross assets	$ 2,330,053.31

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$13,383.84	
Book value of real estate, bonds and stocks over market value	584.65	
		13,968.49
Total admitted assets		$2,316,084.82

LIABILITIES.

Net amount of unpaid losses	$ 263,463.77
Total unearned premiums	652,489.54
Commission and brokerage	68,050.02
Salaries, rents, bills, etc	15,456.34
State, county and municipal taxes	25,687.53
Estimated expenses of investigation and adjustment of unpaid claims	4,780.65
Return and re-insurance premiums	10,968.89
Total liabilities	$ 1,040,896.74

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 128,539.39
Total losses paid during the year	6,179.85

A. G. McIlwaine, Jr., President.
George C. Howie, Secretary.

Subscribed and sworn to before me this 8th day of February, 1916.
J. Perez Petints, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Loyal Protective Insurance Company of Boston in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	567,493.44
Policy fees required or represented by application	48,985.00
Interest, rents and dividends	18,083.96
From other sources	120.84
From agents' balances previously charged off	313.70
Profit on sale or maturity of ledger assets	1,250.00
Total income	$ 636,246.94

DISBURSEMENTS.

Losses paid during the year	$ 331.946.95
Investigation and adjustment of claims	2,557.22
Policy fees retained by agents	48,702.00
Commission or brokerage	53,001.55
Salaries, fees and all other charges of officers, clerks, agents and employes	93,990.15
Rents	7,438.39
Repairs, expenses and taxes on real estate	739.66
All other taxes, licenses and insurance department fees	14,785.08
Legal expenses, advertising, printing and stationery	16,820.11
Postage, telegraph, telephone, express, furniture and fixtures	14,913.72
Stockholders for interest or dividends	10,000.00
Agents' balances charged off	7,479.76
Borrowed money repaid	652.85
Decrease in book value of ledger assets	751.00
Total disbursements	$ 603,778.44

LEDGER ASSETS.

Book value of bonds and stocks	$ 406,170.53
Cash on hand and in bank	100,539.52
Total ledger assets	$ 506,710.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,666.65
Gross assets	$ 512,376.70

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 752.01	
Book value of real estate, bonds and stocks over market value	9,860.53	
		10,612.54
Total admitted assets		$ 501,764.16

LIABILITIES.

Net amount of unpaid losses	$ 118,000.00
Total unearned premiums	105,916.33
Salaries, rents, bills, etc.	1,500.00
State, county and municipal taxes	11,000.00
Estimated expenses of investigation and adjustment of unpaid claims	305.86
Total liabilities	$ 236,722.19

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 26,215.50
Total losses paid during the year	10,975.71

S. Augustus Allen, President.
Francis R. Parks, Secretary.

Subscribed and sworn to before me this 19th day of January, 1916.
George W. Campbell, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Maryland Casualty Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 6,476,956.03
Interest, rents and dividends	311,010.26
From other sources	118,404.65
Profit on sale or maturity of ledger assets	1,891.82
Increase in book value of ledger assets	41,869.20
Total income	$ 6,950,131.96

DISBURSEMENTS.

Losses paid during the year	$ 2,871,960.56
Investigation and adjustment of claims	495,737.79
Interest on mortgage loans acquired during 1915	3,445.59
Commission or brokerage	1,508,396.12
Salaries, fees and all other charges of officers, clerks, agents and employes	775,290.88
Rents	55,693.84
Repairs, expenses and taxes on real estate	57,123.90
All other taxes, licenses and insurance department fees	187,733.10
Legal expenses, advertising, printing and stationery	81,807.34
Postage, telegraph, telephone, express, furniture and fixtures	23,043.83
Stockholders for interest on dividends	200,000.00
All other disbursements	35,626.28
Agents' balances charged off	154,020.62
Loss on sale or maturity of ledger assets	2,089.24
Decrease in book value of ledger assets	74,399.90
Total disbursements	$ 6,526,368.99

LEDGER ASSETS.

Book value of real estate	$ 1,339,082.08
Mortgage loans on real estate	142,343.37
Book value of bonds and stocks	4,458,910.38
Cash on hand and in bank	293,262.59
Premiums in course of collection	1,298,220.79
Bills receivable	2,951.42
Other ledger assets	18,103.30
Total ledger assets	$ 7,552,873.93

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 32,895.33
Gross assets	$ 7,585,769.26

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 2,951.42	
Market value of special deposits in excess of liabilities	133,556.12	
Gross premiums in course of collection	178,369.62	
Book value of real estate, bonds and stocks over market value	14,111.64	
		328,988.80
Total admitted assets		$ 7,256,780.46

LIABILITIES.

Net amount of unpaid losses	$ 1,834,206.71
Total unearned premiums	3,182,804.40
Commission and brokerage	267,888.82
Salaries, rents, bills, etc.	11,425.60
State, county and municipal taxes	116,812.05
Estimated expenses of and adjustment of unpaid claims	20,640.16
Return and re-insurance premiums	35,008.70
Total liabilities	$ 5,468,786.44

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 275,375.83
Total losses paid during the year	143,796.95

John T. Stone, President.
James F. Mitchell, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.
Edwin C. Ireland, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Masonic Protective Association of Worcester, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 625,564.31
Policy fees required or represented by application	138,163.00
Interest, rents and dividends	20,968.30
From other sources	43.52
Profit on sale or maturity of ledger assets	62.50
Total income	$ 784,801.63

DISBURSEMENTS.

Losses paid during the year	$ 354,591.85
Investigation and adjustment of claims	7,123.62
Policy fees retained by agents	136,714.65
Commission or brokerage	49,954.81
Salaries, fees and all other charges of officers, clerks, agents and employes	134,140.08
Rents	3,179.53
All other taxes, licenses and insurance department fees	15,614.00
Legal expenses, advertising, printing and stationery	10,429.91
Postage, telegraph, telephone, express, furniture and fixtures	17,326.71
Stockholders for interest or dividends	10,000.00
All other disbursements	2,244.24
Agents' balances charged off	48.38
Decrease in book value of ledger assets	235.00
Total disbursements	$ 741,602.78

LEDGER ASSETS.

Book value of bonds and stocks	$ 411,467.50
Cash on hand and in bank	149,685.41
Total ledger assets	$ 561,152.91

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 7,241.73
Gross assets	$ 568,394.64

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 4,511.94	
Book value of real estate, bonds and stocks over market value	8,937.50	
		13,449.44
Total admitted assets		$ 554,945.20

LIABILITIES.

Net amount of unpaid losses	$ 85,506.48
Total unearned premiums	140,299.67
Salaries, rents, bills, etc.	2,192.07
State, county and municipal taxes	12,511.29
Estimated expenses of investigation and adjustment of unpaid claims	847.67
Total liabilities	$ 241,357.18

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 31,588.17
Total losses paid during the year	16,639.37

Francis A. Harrington, President.
Charles A. Harrington, Secretary.

Subscribed and sworn to before me this 9th day of February, 1916.
A. S. Pinkerton, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Massachusetts Accident Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 150,000.00

INCOME.

Premiums received during the year	$ 338,794.92

Policy fees required or represented by application	46,040.53
Interest, rents and dividends	9,360.21
Increase in book value of ledger assets	300.00
Total income	$ 394,495.66

DISBURSEMENTS.

Losses paid during the year	$ 143,448.45
Investigation and adjustment of claims	1,302.62
Policy fees retained by agents	46,086.53
Commission or brokerage	81,037.80
Salaries, fees and all other charges of officers, clerks, agents and employes	48,145.54
Rents	8,577.05
All other taxes, licenses and insurance department fees	5,413.59
Legal expenses, advertising, printing and stationery	12,348.56
Postage, telegraph, telephone, express, furniture and fixtures	7,238.38
Stockholders for interest or dividends	12,500.00
All other disbursements	7,539.15
Decrease in book value of ledger assets	579.48
Total disbursements	$ 374,217.15

LEDGER ASSETS.

Book value of bonds and stocks	$ 275,000.00
Cash on hand and in bank	24,967.28
Premiums in course of collection	7,420.03
Bills receivable	2,314.66
Total ledger assets	$ 309,701.97

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,224.15
Other non-ledger assets	7,500.00
Gross assets	$ 320,426.12

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 2,314.66	
Furniture, fixtures, supplies, printed matter and stationery	7,500.0	
Gross premiums in course of collection	2,956.73	
Book value of real estate, bonds and stocks over market value	2,630.00	
		15,401.39
Total admitted assets		$ 305,024.73

LIABILITIES.

Net amount of unpaid losses	$ 35,300.75
Total unearned premiums	47,822.49
Commission and brokerage	24,468.23
Salaries, rents, bills, etc.	2,126.33
State, county and municipal taxes	3,989.37
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Return and re-insurance premiums	103.38
Other liabilities	7,714.18
Total liabilities	$ 100,024.73

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,196.44
Total losses paid during the year	560.07

G. Leonard McNeill, President.
I. M. Hathaway, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
Payson Dana, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Massachusetts Bonding and Insurance Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 2,000,000.00

INCOME.

Premiums received during the year	$ 4,527,534.06
Policy fees required or represented by application	217,903.30
Interest, rents and dividends	142,359.38
From other sources	100.00
Profit on sale or maturity of ledger assets	4,051.73
Total income	$ 4,891,948.47

DISBURSEMENTS.

Losses paid during the year	$ 2,268,265.13
Investigation and adjustment of claims	316,701.89
Policy fees retained by agents	217,903.30
Commission or brokerage	1,081,557.66
Salaries, fees and all other charges of officers, clerks, agents and employes	729,438.62
Rents	23,028.22
Repairs, expenses and taxes on real estate	172.02
All other taxes, licenses and insurance department fees	104,865.87
Legal expenses, advertising, printing and stationery	56,132.93
Postage, telegraph, telephone, express, furniture and fixtures	31,263.14
Stockholders for interest or dividends	120,000.00
All other disbursements	106,318.34
Agents' balances charged off	11,811.67
Loss on sale or maturity of ledger assets	1,811.20
Total disbursements	$ 5,069,269.99

LEDGER ASSETS.

Book value of real estate	$ 11,732.36
Book value of bonds and stocks	3,207,715.06
Cash on hand and in bank	583,402.52
Premiums in course of collection	897,802.65
Bills receivable	1,254.27
Other ledger assets	187,944.91
Total ledger assets	$ 4,889,851.77

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 38,033.58
Gross assets	$ 4,927,885.35

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 1,254.27	
Gross premiums in course of collection	174,767.59	
Book value of real estate, bonds and stocks over market value	147,986.27	
		324,008.13
Total admitted assets		$ 4,603,877.22

LIABILITIES.

Net amount of unpaid losses	$ 817,465.01
Total unearned premiums	1,384,508.03
Commission and brokerage	158,503.94
Salaries, rents, bills, etc	8,471.95
State, county and municipal taxes	45,317.38
Estimated expenses of investigation and adjustment of unpaid claims	27,177.00
Re-insurance premiums	23,807.97
Total liabilities	$ 2,465.251.28

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 299,648.12
Total losses paid during the year	112,727.46

T. J. Falfey, President.
Charles W. Fletcher, Ass't Secretary.

Subscribed and sworn to before me this 3rd day of February, 1916.
Martin J. Cochrane, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Medical Protective Company of Ft. Wayne, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 166,565.77
Interest, rents and dividends	11,861.09
Total income	$ 178,426.86

DISBURSEMENTS.

Investigation and adjustment of claims	$ 44,704.26
Commission or brokerage	42,376.67
Salaries, fees and all other charges of officers, clerks, agents and employes	15,199.39
Rents	1,470.85
All other taxes, licenses and insurance department fees	5,413.22
Legal expenses, advertising, printing and stationery	7,606.42
Postage, telegraph, telephone, express, furniture and fixtures	5,838.73
Stockholders for interest or dividends	10,000.00
All other disbursements	889.77
Agents' balances charged off	136.50
Total disbursements	$ 133,635.81

LEDGER ASSETS.

Mortgage loans on real estate	$ 218,288.38
Cash on hand and in bank	65,621.35
Premiums in course of collection	14,103.97
Bills receivable	67.50
Total ledger assets	$ 298,081.20

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,457.33
Other non-ledger assets	5,920.39
Gross assets	$ 307,458.92

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 67.50	
Furniture, fixtures, supplies, printed matter and stationery	5,594.22	
Gross premiums in course of collection	1,032.00	
		6,693.72
Total admitted assets		$ 300,765.20

LIABILITIES.

Net amount of unpaid losses	$ 40,000.00
Total unearned premiums	80,863.66
Commission and brokerage	3,273.00
Salaries, rents, bills, etc.	500.00
State, county and municipal taxes	4,000.00
Total liabilities	$ 128,636.66

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 38,325.00

Louis Fox, President.
Byron H. Somers, Secretary.

Subscribed and sworn to before me this 19th day of January, 1916.
Sophia C. Nix, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Merchants Life and Casualty Company of Minneapolis, in the State of Minnesota, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 134,822.86
Policy fees required or represented by application	70,057.40
Interest, rents and dividends	9,912.34
From other sources	961.00
Total income	$ 215,753.60

DISBURSEMENTS.

Losses paid during the year	$ 53,019.45
Investigation and adjustment of claims	466.34
Policy fees retained by agents	53,620.00
Commission or brokerage	18,132.86
Salaries, fees and all other charges of officers, clerks, agents and employes	35,021.45
Rents	2,897.50
All other taxes, licenses and insurance department fees	3,330.19
Legal expenses, advertising, printing and stationery	3,909.45
Postage, telegraph, telephone, express, furniture and fixtures	4,340.69
Stockholders for interest or dividends	20,000.00
All other disbursements	7,214.80
Loss on sale or maturity of ledger assets	21.60
Total disbursements	$ 201,974.33

LEDGER ASSETS.

Mortgage loans on real estate	$ 124,350.00
Book value of bonds and stocks	57,083.80
Cash on hand and in bank	37,226.79
Total ledger assets	$ 218,660.59

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,136.82
Market value of real estate, bonds and stocks over book value	930.75

Other non-ledger assets	27,471.43
Gross assets	$ 250,199.59
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures, supplies, printed matter and stationery, automobile	$ 9,871.43
Total admitted assets	$ 240,328.16
LIABILITIES.	
Net amount of unpaid losses	$ 6,600.00
Total unearned premiums	23,247.00
Salaries, rents, bills, etc	1,042.70
State, county and municipal taxes	2,500.00
Estimated expenses of investigation and adjustment of unpaid claims	150.00
Total liabilities	$ 33,539.70
BUSINESS IN ILLINOIS.	
Total premiums received during the year	$ 751.25
Total losses paid during the year	85.70

M. J. McMichael, President.
C. C. Thomas, Secretary.

Subscribed and sworn to before me this 31st day of January, 1916.
Caroline Beede, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Metropolitan Casualty Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash	$ 200,000.00
INCOME.	
Premiums received during the year	$ 672,218.43
Interest, rents and dividends	35,152.41
From agents' balances previously charged off	60.81
Total income	$ 707,431.65
DISBURSEMENTS.	
Losses paid during the year	$ 264,731.84
Investigation and adjustment of claims	3,190.23
Commission or brokerage	224,288.98
Salaries, fees and all other charges of officers, clerks, agents and employes	115,841.48
Rents	8,125.05
All other taxes, licenses and insurance department fees	22,285.96
Legal expenses, advertising, printing and stationery	8,792.15
Postage, telegraph, telephone, express, furniture and fixtures	6,270.24
Stockholders for interest or dividends	36,000.00
All other disbursements	6,417.10
Agents' balances charged off	975.56
Loss on sale or maturity of ledger assets	22.98
Auditor's fees	649.95
Total disbursements	$ 697,591.52
LEDGER ASSETS.	
Book value of bonds and stocks	$ 795,808.77
Cash on hand and in bank	74,797.30
Premiums in course of collection	132,765.31
Total ledger assets	$ 1,003,371.38
NON-LEDGER ASSETS.	
Interest and rents due and accrued	$ 6,068.30
Market value of real estate, bonds and stocks over book value	4,066.23
Gross assets	$ 1,013,505.91
DEDUCT ASSETS NOT ADMITTED.	
Market value of special deposits in excess of liabilities	$9,809.24
Gross premiums in course of collection	2,792.03
	12,601.27
Total admitted assets	$ 1,000.904.64
LIABILITIES.	
Net amount of unpaid losses	$ 49,261.57
Total unearned premiums	331,193.69
Commission and brokerage	41,771.56
Salaries, rents, bills, etc	561.01
State, county and municipal taxes	7,992.47
Estimated expenses of investigation and adjustment of unpaid claims	3,027.49
Total liabilities	$ 433,807.79
BUSINESS IN ILLINOIS.	
Total premiums received during the year	$ 51,609.60
Total losses paid during the year	21,875.84

Eugen H. Winslow, President.
S. William Burton, Secretary.

Subscribed and sworn to before me this 21st day of January, 1916.
A. H. Layh, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Midland Casualty Company of Green Bay, in the State of Wisconsin, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash	$ 110,280.00
INCOME.	
Premiums received during the year	$ 108,185.77
Policy fees required or represented by application	11,857.00
Interest, rents and dividends	6,224.01
From other sources	18,938.10
Total income	$ 145,204.88
DISBURSEMENTS.	
Losses paid during the year	$ 33,251.80
Investigation and adjustment of claims	177.60
Policy fees retained by agents	11,864.00
Commission or brokerage	26,422.04
Salaries, fees and all other charges of officers, clerks, agents and employes	28,719.54
Rents	2,950.79
All other taxes, licenses and insurance department fees	2,968.25
Legal expenses, advertising, printing and stationery	2,459.48
Postage, telegraph, telephone, express, furniture and fixtures	2,147.95
Stockholders for interest or dividends	2,000.00
All other disbursements	9,633.86
Total disbursements	$ 122,595.31
LEDGER ASSETS.	
Mortgage loans on real estate	$ 85,253.81
Book value of bonds and stocks	22,968.60
Cash on hand and in bank	36,934.96
Premiums in course of collection	9,792.00
Bills receivable	2,260.56
Other ledger assets	7,102.93
Total ledger assets	$ 164,312.86
NON-LEDGER ASSETS.	
Interest and rents due and accrued	$ 2,229.53
Market value of real estate, bonds and stocks over book value	104.40
Gross assets	$ 166,646.79
DEDUCT ASSETS NOT ADMITTED.	
Bills receivable	$2,260.56
Furniture, fixtures	1,375.60
Gross premiums in course of collection	1,499.03
Book value of real estate, bonds and stocks over market value	1,267.42
	6,402.61
Total admitted assets	$ 160,244.18
LIABILITIES.	
Net amount of unpaid losses	$ 10,730.78
Total unearned premiums	21,951.70
Commission and brokerage	1,736.95
Salaries, rents, bills, etc	1,164.22
State, county and municipal taxes	1,476.35
Estimated expenses of investigation and adjustments of unpaid claims	75.00
Re-insurance premiums	513.56
Other liabilities	1,956.92
Total liabilities	$ 39,605.48
BUSINESS IN ILLINOIS.	
Total premiums received during the year	$ 22,746.35
Total losses paid during the year	7,254.45

George D. Nau, President.
John G. Malmberg, Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
Henry J. Boland, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the National Casualty Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.	
Amount of capital stock paid up in cash	$ 200,000.00
INCOME.	
Premiums received during the year	$ 715,612.41
Policy fees required or represented by application	33,634.00
Interest, rents and dividends	14,632.98
From agents' balances previously charged off	60.58
Profit on sale or maturity of ledger assets	268.54
Increase in book value of ledger assets	255.00
Total income	$ 764.463.51
DISBURSEMENTS.	
Losses paid during the year	$ 310,474.58
Investigation and adjustment of claims	4,855.07
Policy fees retained by agents	33,628.50
Commission or brokerage	263,235.63
Salaries, fees and all other charges of officers, clerks, agents and employes	73,402.26
Rents	8,029.04
All other taxes, licenses and insurance department fees	17,474.83
Legal expenses, advertising, printing and stationery	16,378.48
Postage, telegraph, telephone, express, furniture and fixtures	9,591.74
Stockholders for interest or dividends	16,000.00
All other disbursements	5,164.65
Agents' balances charged off	2,612.47
Loss on sale or maturity of ledger assets	108.19
Decrease in book value of ledger assets	796.69
Total disbursements	$ 761,752.13
LEDGER ASSETS.	
Mortgage loans on real estate	$ 30,150.00
Loans on collateral security	2,000.00
Book value of bonds and stocks	284,559.95
Cash on hand and in bank	23,720.93
Premiums in course of collection	5,904.00
Other ledger assets	4,234.03
Total ledger assets	$ 350,568.91
NON-LEDGER ASSETS.	
Interest and rents due and accrued	$ 5,557.92
Market value of real estate, bonds and stocks over book value	540.00
Other non-ledger assets	30,000.00
Gross assets	$ 386,666.83
DEDUCT ASSETS NOT ADMITTED.	
Furniture, fixtures, supplies, printed matter and stationery	$30,000.00
Agents' balance secured	4,234.03
	34,234.03
Total admitted assets	$ 352,432.80
LIABILITIES.	
Net amount of unpaid losses	$ 21,201.00
Total unearned premiums	16,420.00
Commission and brokerage	200.00
Salaries, rents, bills, etc	300.00
State, county and municipal taxes	12,000.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00
Total liabilities	$ 50,621.00
BUSINESS IN ILLINOIS.	
Total premiums received during the year	$ 41,824.55
Total losses paid during the year	19,713.96

W. G. Curtis, President.
E. W. Grant, Secretary.

Subscribed and sworn to before me this 7th day of February, 1916.
E. L. Kaiser, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the New Amsterdam Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 750,000.00

INCOME.

Premiums received during the year	$ 1,667,144.06
Interest, rents and dividends	75,592.47
From other sources	304,589.94
From agents' balances previously charged off	20.78
Profit on sale or maturity of ledger assets	1,312.62
Total income	$ 2,048,659.87

DISBURSEMENTS.

Losses paid during the year	$ 723,669.88
Investigation and adjustment of claims	138,795.82
Incidentals	27,223.60
Commission or brokerage	349,677.95
Salaries, fees and all other charges of officers, clerks, agents and employes	190,179.85
Rents	21,937.19
Repairs, expenses and taxes on real estate	6,300.33
All other taxes, licenses and insurance department fees	33,138.44
Legal expenses, advertising, printing and stationery	28,888.03
Postage, telegraph, telephone, express, furniture and fixtures	20,469.53
Stockholders for interest or dividends	64,625.00
All other disbursements	44,105.71
Agents' balances charged off	4,972.86
Loss on sale or maturity of ledger assets	1,012.50
Traveling expenses of officers and H. O. employes	11,159.45
Total disbursements	$ 1,666,156.14

LEDGER ASSETS.

Book value of real estate	$ 99,051.33
Mortgage loans on real estate	158,500.00
Loans on collateral security	5,000.00
Book value of bonds and stocks	1,167,677.16
Cash on hand and in bank	375,003.23
Premiums in course of collection	543,153.59
Other ledger assets	43,001.40
Total ledger assets	$ 2,391,386.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 12,709.02
Market value of real estate, bonds and stocks over book value	17,902.60
Other non-ledger assets	1,865.29
Gross assets	$ 2,423,863.62

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 7,921.52	
Gross premiums in course of collection	96,374.96	
		104,296.48
Total admitted assets		$ 2,319,567.14

LIABILITIES.

Net amount of unpaid losses	$ 448,632.01
Total unearned premiums	716,815.19
Commission and brokerage	97,412.02
Salaries, rents, bills, etc	2,500.00
State, county and municipal taxes	25,000.00
Estimated expenses of investigation and adjustment of unpaid claims	2,316.38
Return and re-insurance premiums	41,692.46
Other liabilities	35,121.37
Total liabilities	$ 1,3[illegible],489.43

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 97,855.94
Total losses paid during the year	66,576.32

J. Arthur Nelson, President.
B. L. Henderson, Assist. Sec'y.

Subscribed and sworn to before me this 5th day of February, 1916.

George E. Ijams, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New England Equitable Insurance Company of Boston, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 2,192,558.82
Policy fees required or represented by application	22,389.15
Interest, rents and dividends	73,819.82
From other sources	179,820.67
From agents' balances previously charged off	399.92
Profit on sale or maturity of ledger assets	4,879.54
Total income	$ 2,473,867.92

DISBURSEMENTS.

Losses paid during the year	$ 957,657.67
Investigation and adjustment of claims	195,636.72
Policy fees retained by agents	22,389.15
Commission or brokerage	506,967.91
Salaries, fees and all other charges of officers, clerks, agents and employes	382,814.48
Rents	18,455.81
All other taxes, licenses and insurance department fees	117,405.10
Legal expenses, advertising, printing and stationery	61,089.99
Postage, telegraph, telephone, express, furniture and fixtures	21,274.77
All other disbursements	43,940.54
Agents' balances charged off	2,803.45
Loss on sale or maturity of ledger assets	7,895.49
Total disbursements	$ 2,338,331.08

LEDGER ASSETS.

Book value of real estate	$ 10,997.79
Mortgage loans on real estate	42,800.00
Book value of bonds and stocks	2,435,578.32
Cash on hand and in bank	230,448.13
Premiums in course of collection	541,160.15
Other ledger assets	87,462.73
Total ledger assets	$ 3,348,447.12

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 17,110.67
Gross assets	$ 3,365,557.79

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$202,138.93	
Book value of real estate, bonds and stocks over market value	121,475.46	
		323,614.39
Total admitted assets		$ 3,041,943.40

LIABILITIES.

Net amount of unpaid losses	$ 601,096.07
Total unearned premiums	990,225.54
Commission and brokerage	81,213.11
Salaries, rents, bills, etc	10,000.00
State, county and municipal taxes	32,888.38
Estimated expenses of investigation and adjustment of unpaid claims	2,910.37
Other liabilities	95,639.34
Total liabilities	$ 1,813,972.81

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 92,808.86
Total losses paid during the year	96,625.93

W. H. West, 1st Vice-President.
Stewart B. Seigle, Asst. Secretary.

Subscribed and sworn to before me this 7th day of March, 1916.

George P. Fogus, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New Jersey Fidelity and Plate Glass Insurance Company of Newark, in the State of New Jersey, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 400,000.00

INCOME.

Premiums received during the year	$ 491,087.28
Interest, rents and dividends	36,711.95
From other sources	60.00
From agents' balances previously charged off	100.00
Total income	$ 527,959.52

DISBURSEMENTS.

Losses paid during the year	$ 172,712.85
Investigation and adjustment of claims	3,047.63
Commission or brokerage	170,146.48
Salaries, fees and all other charges of officers, clerks, agents and employes	53,444.84
Rents	2,600.00
All other taxes, licenses and insurance department fees	15,361.81
Legal expenses, advertising, printing and stationery	5,622.83
Postage, telegraph, telephone, express, furniture and fixtures	3,213.63
Stockholders for interest or dividends	21,000.00
All other disbursements	5,507.77
Loss on sale or maturity of ledger assets	168.17
Total disbursements	$ 452,826.01

LEDGER ASSETS.

Mortgage loans on real estate	$ 606,000.00
Book value of bonds and stocks	240,518.79
Cash on hand and in bank	63,698.59
Premiums in course of collection	113,253.81
Bills receivable	1,150.00
Other ledger assets	266.87
Total ledger assets	$ 1,024,888.06

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 10,308.42
Gross assets	$ 1,035,196.48

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$1,150.00	
Gross premiums in course of collection	4,317.56	
Book value of real estate, bonds and stocks over market value	6,233.66	
		11,701.22
Total admitted assets		$ 1,023,495.26

LIABILITIES.

Net amount of unpaid losses	$ 35,145.11
Total unearned premiums	274,908.51
Commission and brokerage	37,709.42
Salaries, rents, bills, etc	1,500.00
State, county and municipal taxes	9,594.05
Estimated expenses of investigation and adjustment of unpaid claims	1,526.79
Other liabilities	60.00
Total liabilities	$ 360,443.88

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 172,275.54
Total losses paid during the year	62,763.45

Samuel C. Hoagland, President.
Harry Hidden, Secretary.

Subscribed and sworn to before me this 14th day of January, 1916.

Henry G. Pilch, Notary Public.

[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the New York Plate Glass Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 569,100.34
Interest, rents and dividends	40,855.89
From agents' balances previously charged off	21.02
Profit on sale or maturity of ledger assets	18,175.00
Total income	$ 628,152.25

DISBURSEMENTS.

Losses paid during the year	$ 215,221.40
Commission or brokerage	205,494.37

Salaries, fees and all other charges of officers, clerks, agents and employes	64,893.98
Rents	10,459.06
All other taxes, licenses and insurance department fees	19,288.36
Legal expenses, advertising, printing and stationery	3,444.24
Postage, telegraph, telephone, express, furniture and fixtures	1,765.52
Stockholders for interest or dividends	40,000.00
All other disbursements	7,516.20
Agents' balances charged off	459.66
Total disbursements	$ 568,542.79

LEDGER ASSETS.

Mortgage loans on real estate	$ 1,000.00
Book value of bonds and stocks	933,581.15
Cash on hand and in bank	74,141.63
Premiums in course of collection	149,212.32
Total ledger assets	$ 1,157,935.10

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 4,026.69
Gross assets	$ 1,161.961.79

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bond in default	$ 770.83	
Market value of special deposits in excess of liabilities	22,997.33	
Gross premiums in course of collection	15,247.54	
Book value of real estate, bonds and stocks over market value	78,581.15	
		117,596.85
Total admitted assets		$ 1,044,364.94

LIABILITIES.

Net amount of unpaid losses	$ 22,758.38
Total unearned premiums	300,388.44
Commission and brokerage	43,829.11
Salaries, rents, bills, etc.	500.00
State, county and municipal taxes	5,000.00
Unpaid dividends	20,000.00
Total liabilities	$ 392,475.93

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 63,762.63
Total losses paid during the year	23,611.04

MAJOR A. WHITE, President.
J. C. FRENCH, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
CHARLES F. FISHBOCK, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Preferred Accident Insurance Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 700,000.00

INCOME.

Premiums received during the year	$ 2,094,979.69
Interest, rents and dividends	120,483.53
Total income	$ 2,215,463.22

DISBURSEMENTS.

Losses paid during the year	$ 778,739.47
Investigation and adjustment of claims	88,720.12
Commission or brokerage	578,726.97
Salaries, fees and all other charges of officers, clerks, agents and employes	226,223.86
Rents	20,924.13
All other taxes, licenses and insurance department fees	48,863.33
Legal expenses, advertising, printing and stationery	14,796.36
Postage, telegraph, telephone, express, furniture and fixtures	8,737.04
Stockholders for interest or dividends	168,000.00
All other disbursements	5,991.88
Loss on sale or maturity of ledger assets	6,219.54
Total disbursements	$ 1,945,942.70

LEDGER ASSETS.

Mortgage loans on real estate	$ 75,000.00
Book value of bonds and stocks	3,145,022.06
Cash on hand and in bank	133,641.81
Premiums in course of collection	397,884.58
Bills receivable	18,200.31
Other ledger assets	518.59
Total ledger assets	$ 3,770,267.35

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 39,306.63
Other non-ledger assets	1,000.00
Gross assets	$ 3,810,573.98

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 18,200.31	
Gross premiums in course of collection	59,065.74	
Book value of real estate, bonds and stocks over market value	140,787.71	
		218,053.76
Total admitted assets		$ 3,592,520.22

LIABILITIES.

Net amount of unpaid losses	$ 441,108.03
Total unearned premiums	1,013,596.56
Commission and brokerage	70,740.87
Salaries, rents, bills, etc.	8,651.17
State, county and municipal taxes	35,000.00
Unpaid dividends	14,000.00
Interest due or accrued	985.92
Re-insurance premiums	6,333.49
Estimated expenses of investigation and adjustment of unpaid claims	5,000.00
Other liabilities	297,104.18
Total liabilities	$ 1,892,520.22

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 138,871.09
Total losses paid during the year	58,180.85

KIMBALL C. ATWOOD, President.
WILFRED C. POTTER, Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.
THOMAS A. O'KEEFE, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Prudential Casualty Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 300,000.00

INCOME.

Premiums received during the year	$ 802,097.53
Interest, rents and dividends	46,746.23
From agents' balances previously charged off	350.00
Total income	$ 849,193.76

DISBURSEMENTS.

Losses paid during the year	$ 387,416.01
Investigation and adjustment of claims	88,266.59
Policy fees retained by agents	8.00
Commission or brokerage	199,168.08
Salaries, fees and all other charges of officers, clerks, agents and employes	100,056.90
Rents	8,888.53
All other taxes, licenses and insurance department fees	28,630.66
Legal expenses, advertising, printing and stationery	14,548.24
Postage, telegraph, telephone, express, furniture and fixtures	8,807.13
All other disbursements	14,415.02
Agents' balances charged off	2,512.92
Loss on sale or maturity of ledger assets	67.70
Total disbursements	$ 852,785.78

LEDGER ASSETS.

Mortgage loans on real estate	$ 525,750.00
Book value of bonds and stocks	309,609.53
Cash on hand and in bank	143,205.48
Premiums in course of collection	169,511.46
Other ledger assets	17,669.58
Total ledger assets	$ 1,165,746.05

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 10,440.40
Gross assets	$ 1,176,186.45

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$12,195.83	
Book value of real estate, bonds and stocks over market value	26,205.09	
		38,400.92
Total admitted assets		$ 1,137,785.53

LIABILITIES.

Net amount of unpaid losses	$ 249,826.56
Total unearned premiums	320,602.43
Commission and brokerage	37,775.80
Salaries, rents, bills, etc.	1,200.00
State, county and municipal taxes	15,000.00
Estimated expenses of investigation and adjustment of unpaid claims	1,500.00
Total liabilities	$ 625,904.79

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 53,856.48
Total losses paid during the year	23,134.53

ELIAS J. JACOBY, President.
ELIZABETH BRADBURY, Asst. Secretary.

Subscribed and sworn to before me this 18th day of February, 1916.
E. R. LARSON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Redmen's Fraternal Accident Association of America of Westfield, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 51,114.75
Policy fees required or represented by application	4,067.75
Interest, rents and dividends	4,443.53
Total income	$ 59,626.03

DISBURSEMENTS.

Losses paid during the year	$ 26,187.70
Investigation and adjustment of claims	541.22
Policy fees retained by agents	4,008.95
Commission or brokerage	5,573.81
Salaries, fees and all other charges of officers, clerks, agents and employes	8,313.84
Rents	480.00
All other taxes, licenses and insurance department fees	1,094.31
Legal expenses, advertising, printing and stationery	1,652.37
Postage, telegraph, telephone, express, furniture and fixtures	1,058.11
All other disbursements	20.00
Decrease in book value of ledger assets	412.65
Total disbursements	$ 49,342.96

LEDGER ASSETS.

Book value of bonds and stocks	106,350.00
Cash on hand and in bank	47,540.35
Total ledger assets	$ 153,890.35

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 2,369.00
Gross assets	$ 156,259.35

LIABILITIES.

Net amount of unpaid losses	$ 7,808.84
Total unearned premiums	4,322.00
Salaries, rents, bills, etc., estimated	200.00
Estimated expenses of investigation and adjustment of unpaid claims	100.00
Total liabilities	$ 12,430.84

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 1,825.08
Total losses paid during the year	1,173.76

ANDREW H. PATON, President.
ROBERT GOWDY, Secretary.

Subscribed and sworn to before me this 25th day of January, 1916.
ARTHUR E. GREEN, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Ridgely Protective Association of Worcester, in the State of Massachusetts, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 100,000.00

INCOME.

Premiums received during the year	$ 410,373.52
Policy fees required or represented by application	60,637.00
Interest, rents and dividends	22,560.49
From other sources	4.51
Profit on sale or maturity of ledger assets	62.50
Total income	$ 493,638.02

DISBURSEMENTS.

Losses paid during the year	$ 251,481.08
Investigation and adjustment of claims	6,833.23
Policy fees retained by agents	59,438.65
Commission or brokerage	20,213.52
Salaries, fees and all other charges of officers, clerks, agents and employes	86,951.33
Rents	3,867.37
All other taxes, licenses and insurance department fees	13,990.15
Legal expenses, advertising, printing and stationery	8,571.63
Postage, telegraph, telephone, express, furniture and fixtures	14,947.63
Stockholders for interest or dividends	10,000.00
All other disbursements	1,971.69
Agents' balances charged off	99.49
Decrease in book value of ledger assets	237.50
Total disbursements	$ 478,603.27

LEDGER ASSETS.

Book value of bonds and stocks	$ 469,568.00
Cash on hand and in bank	32,987.23
Total ledger assets	$ 502,555.23

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 7,904.47
Gross assets	$ 510,459.70

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$25,471.39	
Book value of real estate, bonds and stocks over market value	10,148.00	
		35,619.39
Total admitted assets		$ 474,840.31

LIABILITIES.

Net amount of unpaid losses	$ 63,001.05
Total unearned premiums	35,696.84
Salaries, rents, bills, etc.	1,966.25
State, county and municipal taxes	8,207.47
Estimated expenses of investigation and adjustment of unpaid claims	981.19
Total liabilities	$ 109,852.80

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 21,231.72
Total losses paid during the year	11,249.63

FRANCIS A. HARRINGTON, President.
FRANK C. HARRINGTON, Secretary.

Subscribed and sworn to before me this 3rd day of February, 1916.
CHARLES A. HARRINGTON, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Royal Indemnity Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 3,780,988.28
Interest, rents and dividends	139,036.30
From agents' balances previously charged off	1,542.77
Profit on sale or maturity of ledger assets	1,440.00
Total income	$ 3,923,007.35

DISBURSEMENTS.

Losses paid during the year	$ 1,501,521.00
Investigation and adjustment of claims	321,059.89
Commission or brokerage	817,070.42
Salaries, fees and all other charges of officers, clerks, agents and employes	468,100.74
Rents	36,634.81
All other taxes, licenses and insurance department fees	93,331.97
Legal expenses, advertising, printing and stationery	27,750.71
Postage, telegraph, telephone, express, furniture and fixtures	26,096.48
All other disbursements	24,782.36
Agents' balances charged off	1,292.89
Decrease in book value of ledger assets	5,658.18
Total disbursements	$ 3,323,299.45

LEDGER ASSETS.

Book value of bonds and stocks	$ 3,486,705.01
Cash on hand and in bank	493,977.13
Premiums in course of collection	844,153.54
Bills receivable	9,667.95
Other ledger assets	98,170.66
Total ledger assets	$ 4,932,674.29

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 53,042.10
Gross assets	$ 4,985,716.39

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,667.95	
Market value of special deposits in excess of liabilities	17,015.00	
Gross premiums in course of collection	22,054.92	
Book value of real estate, bonds and stocks over market value	76,405.35	
Overdue and accrued interest on bonds in default	600.00	
		12,603.22
Total admitted assets		$ 4,859,973.17

LIABILITIES.

Net amount of unpaid losses	$ 961,660.02
Total unearned premiums	1,705,724.48
Commission and brokerage	180,989.55
Salaries, rents, bills, etc.	10,000.00
State, county and municipal taxes	65,000.00
Estimated expenses of investigation and adjustment of unpaid claims	6,000.00
Other liabilities	475,000.00
Total liabilities	$ 3,404,374.05

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 168,154.31
Total losses paid during the year	70,278.43

CHARLES H. HOLLAND, Vice-President.
WILLIAM MACKINTOSH, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.
CHARLES A. KRATT, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Southern Surety Company of Dennison, in the State of Oklahoma, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 600,000.00

INCOME.

Premiums received during the year	$ 2,444,992.93
Policy fees required or represented by application	6,490.23
Interest, rents and dividends	103,847.98
From other sources	62,481.09
From agents' balances previously charged off	6,515.97
Total income	$ 2,624,328.20

DISBURSEMENTS.

Losses paid during the year	$ 1,228,544.66
Investigation and adjustment of claims	294,384.95
Policy fees retained by agents	6,490.23
Commission or brokerage	593,945.39
Salaries, fees and all other charges of officers, clerks, agents and employes	277,762.35
Rents	11,438.95
Repairs, expenses and taxes on real estate	4,385.19
All other taxes, licenses and insurance department fees	86,856.99
Legal expenses, advertising, printing and stationery	34,618.55
Postage, telegraph, telephone, express, furniture and fixtures	23,126.72
All other disbursements	82,568.53
Agents' balances charged off	45,561.91
Loss on sale or maturity of ledger assets	3,720.04
Total disbursements	$ 2,693,404.46

LEDGER ASSETS.

Book value of real estate	$ 200,375.27
Mortgage loans on real estate	910,447.47
Loans on collateral security	22,008.05
Book value of bonds and stocks	847,876.70
Cash on hand and in bank	200,180.50
Premiums in course of collection	588,552.99
Bills receivable	46,246.61
Other ledger assets	131,343.33
Total ledger assets	$ 2,947,030.92

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 66,010.47
Market value of real estate, bonds and stocks over book value	18,495.99
Other non-ledger assets	500.00
Gross assets	$ 3,032,037.38

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 30,746.61	
Advance on contracts (unsecured)	29,100.62	
Gross premiums in course of collection	125,227.82	
Book value of real estate, bonds and stocks over market value	54,917.00	
		239,992.05
Total admitted assets		$ 2,792,045.33

LIABILITIES.

Net amount of unpaid losses	$ 744,433.02
Total unearned premiums	930,433.20
Commission and brokerage	98,482.93
Salaries, rents, bills, etc.	4,240.22
State, county and municipal taxes	46,899.89
Return and re-insurance premiums	40,075.42
Other liabilities	127,269.66
Total liabilities	$ 1,991,834.34

O. N. MARION, President.
JAMES A. BLAINEY, Secretary.

Subscribed and sworn to before me this 14th day of February, 1916.
VIOLA A. JONES, Notary Public.
[SEAL]

OFFICIAL PUBLICATION

Annual Statement of the Standard Accident Insurance Company of Detroit, in the State of Michigan, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 3,083,582.87
Policy fees required or represented by application	36,427.24
Interest, rents and dividends	215,287.90
Total income	$ 3,335,298.01

DISBURSEMENTS.

Losses paid during the year	$ 1,234,207.41
Investigation and adjustment of claims	167,526.15
Policy fees retained by agents	36,427.24
Commission or brokerage	749,065.84
Salaries, fees and all other charges of officers, clerks, agents and employes	384,830.18
Rents	14,304.40
All other taxes, licenses and insurance department fees	83,443.55

Legal expenses, advertising, printing and stationery	48,138.97
Postage, telegraph, telephone, express, furniture and fixtures	21,177.91
Stockholders for interest or dividends	85,000.00
All other disbursements	25,170.24
Agents' balances charged off	3,476.33
Decrease in book value of ledger assets	27,656.66
Total disbursements	$ 2,880,424.88

LEDGER ASSETS.

Mortgage loans on real estate	$ 130,650.00
Loans on collateral security	18,365.73
Book value of bonds and stocks	4,502,563.36
Cash on hand and in bank	142,355.56
Premiums in course of collection	549,532.80
Other ledger assets	47,771.30
Total ledger assets	$ 5,391,238.75

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 82,908.86
Market value of real estate, bonds and stocks over book value	61,339.57
Gross assets	$ 5,535,487.18

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$31,065.05	
Gross premiums in course of collection	82,429.92	
		113,494.97
Total admitted assets		$ 5,421,992.21

LIABILITIES.

Net amount of unpaid losses	$ 1,736,207.37
Total unearned premiums	1,261,972.22
Commission and brokerage	123,782.30
Salaries, rents, bills, etc	9,625.25
State, county and municipal taxes	62,475.00
Estimated expenses of investigation and adjustment of unpaid claims	19,000.00
Return and premiums	21,981.32
Total liabilities	$3,235,043.46

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 284,745.06
Total losses paid during the year	130,687.24

D. M. Ferry, Jr., Vice-President.
J. S. Heaton, Secretary.

Subscribed and sworn to before me this 28th day of January, 1916.

Joseph M. Vinter, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Standard Live Stock Insurance Company of Indianapolis, in the State of Indiana, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 246,208.00

INCOME.

Premiums received during the year	$ 112,226.70
Borrowed money	10,099.00
Interest, rents and dividends	18,265.98
From other sources	183.21
From agents' balances previously charged off	389.02
Profit on sale or maturity of ledger assets	11.24
Total income	$ 141,175.15

DISBURSEMENTS.

Losses paid during the year	$ 54,005.97
Investigation and adjustment of claims	365.16
Borrowed money repaid	10,099.00
Commission or brokerage	27,405.66
Salaries, fees and all other charges of officers, clerks, agents and employes	17,558.46
Rents	900.00
Interest on borrowed money	72.01
All other taxes, licenses and insurance department fees	5,752.92
Legal expenses, advertising, printing and stationery	2,759.20
Postage, telegraph, telephone, express, furniture and fixtures	1,461.80
Stockholders for interest or dividends	9,951.98
All other disbursements	480.37
Agents' balances charged off	217.33
Total disbursements	$ 131,029.86

LEDGER ASSETS.

Mortgage loans on real estate	$ 283,460.38
Book value of bonds and stocks	50,845.14
Cash on hand and in bank	15,755.16
Premiums in course of collection	8,341.87
Total ledger assets	$ 358,402.55

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 5,701.36
Market value of real estate, bonds and stocks over book value	160.36
Gross assets	$ 364,264.27

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 1,198.13
Total admitted assets	$ 363,066.14

LIABILITIES.

Net amount of unpaid losses	$ 4,095.66
Total unearned premiums	50,882.45
Commission and brokerage	903.20
Salaries, rents, bills, etc	42.06
State, county and municipal taxes	4,000.00
Total liabilities	$ 59,923.37

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 17,335.58
Total losses paid during the year	8,150.00

Oscare Hadley, President.
Frank I. Griebbo, Secretary.

Subscribed and sworn to before me this 26th day of January, 1916.

Lillian R. Loes, Notary Public.
[seal]

OFFICIAL PUBLICATION

Annual Statement of the Travelers Indemnity Company of Hartford, in the State of Connecticut, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 1,000,000.00

INCOME.

Premiums received during the year	$ 1,258,808.94
Inspections	769.38
Interest, rents and dividends	115,175.20
Profit on sale or maturity of ledger assets	1,250.00
Increase in book value of ledger assets	2,598.00
Total income	$ 1,378,601.52

DISBURSEMENTS.

Losses paid during the year	$ 404,093.80
Investigation and adjustment of claims	56,150.33
Commission or brokerage	250,434.07
Salaries, fees and all other charges of officers, clerks, agents and employes	216,118.66
Rents	14,306.95
All other taxes, licenses and insurance department fees	50,907.87
Legal expenses, advertising, printing and stationery	14,464.37
Postage, telegraph, telephone, express, furniture and fixtures	6,426.01
Stockholders for interest or dividends	80,000.00
All other disbursements	4,424.72
Agents' balances charged off	78.74
Decrease in book value of ledger assets	1,767.70
Total disbursements	$ 1,099,173.22

LEDGER ASSETS.

Mortgage loans on real estate	$ 465,053.00
Loans on collateral security	27,850.00
Book value of bonds and stocks	2,217,781.62
Cash on hand and in bank	60,375.20
Premiums in course of collection	193,354.14
Total ledger assets	$ 2,964,413.96

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 38,668.67
Gross assets	$ 3,003,082.63

DEDUCT ASSETS NOT ADMITTED.

Market value of special deposits in excess of liabilities	$ 82,143.69	
Gross premiums in course of collection	18,984.89	
Book value of real estate, bonds and stocks over market value	56,385.07	
		$ 157,513.65
Total admitted assets		$ 2,845,568.98

LIABILITIES.

Net amount of unpaid losses	$ 333,308.42
Total unearned premiums	828,809.04
Commission and brokerage	39,292.09
Salaries, rents, bills, etc	3,321.04
State, county and municipal taxes	37,926.55
Estimated expenses of investigation and adjustment of unpaid claims	25,376.65
Other liabilities	1,587.93
Total liabilities	$ 1,269,621.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 47,625.35
Total losses paid during the year	11,724.42

L. F. Butler, President.
John E. Akern, Asst. Secretary.

Subscribed and sworn to before me this 25th day of February, 1916.

Francis T. Fenn,
[seal] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Casualty Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 500,000.00

INCOME.

Premiums received during the year	$ 2,196,633.51
Interest, rents and dividends	127,836.83
From other sources	375.63
Profit on sale or maturity of ledger assets	2,422.02
Total income	$ 2,327,267.99

DISBURSEMENTS.

Losses paid during the year	$ 1,041,195.67
Investigation and adjustment of claims	162,682.41
Commission or brokerage	509,845.13
Salaries, fees and all other charges of officers, clerks, agents and employes	267,334.36
Rents	19,469.81
Repairs, expenses and taxes on real estate	6.59
All other taxes, licenses and insurance department fees	47,447.02
Legal expenses, advertising, printing and stationery	33,238.35
Postage, telegraph, telephone, express, furniture and fixtures	18,901.18
Stockholders for interest or dividends	49,950.00
All other disbursements	28,430.25
Loss on sale or maturity of ledger assets	7,516.10
Total disbursements	$ 2,186,016.87

LEDGER ASSETS.

Book value of real estate	$ 250.00
Mortgage loans on real estate	231,750.00
Book value of bonds and stocks	2,699,554.62
Cash on hand and in bank	97,973.23
Premiums in course of collection	308,220.64
Other ledger assets	48,075.49
Total ledger assets	$ 3,385,823.98

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 19,550.81
Gross assets	$ 3,405,374.79

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 215,169.40
Total admitted assets	$ 3,190,205.39

LIABILITIES.

Net amount of unpaid losses....$	553,810.00
Total unearned premiums.....	1,084,822.98
Commission and brokerage.....	69,899.78
Salaries, rents, bills, etc.....	3,000.00
State, county and municipal taxes	40,000.00
Unpaid dividends	12,872.50
Reinsurance premiums	11,621.58
Estimated expenses of investigation and adjustment of unpaid claims	12,656.00
Other liabilities	101,522.55
Total liabilities .....$	1,890,205.39

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	147,125.62
Total losses paid during the year..	54,282.74

EDSON S. LOTT, President.
D. G. LUCKETT, Secretary.

Subscribed and sworn to before me this 16th day of February, 1916.

WM. F. LITT,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Fidelity and Guaranty Company of Baltimore, in the State of Maryland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	2,000,000.00

INCOME.

Premiums received during the year .....$	8,154,487.15
Inspections	1,411.26
Interest, rents and dividends....	331,865.98
From other sources.....	10,314.14
From agents' balances previously charged off	113.85
Profit on sale or maturity of ledger assets	7,392.62
Total income .....$	8,505,585.00

DISBURSEMENTS.

Losses paid during the year....$	3,044,209.42
Investigation and adjustment of claims	334,425.33
Interest on reserve accounts....	1,425.21
Commission or brokerage.....	1,571,595.12
Salaries, fees and all other charges of officers, clerks, agents and employes.....	1,302,919.67
Rents	129,421.26
Repairs, expenses and taxes on real estate	45,874.61
All other taxes, licenses and insurance department fees.....	242,915.65
Legal expenses, advertising, printing and stationery.....	155,987.33
Postage, telegraph, telephone, express, furniture and fixtures.	137,458.82
Stockholders for interest or dividends	200,000.00
All other disbursements.....	49,087.73
Agents' balances charged off...	6,378.79
Loss on sale or maturity of ledger assets	7,883.50
Decrease in book value of ledger assets	345.00
Total disbursements .....$	7,229,927.44

LEDGER ASSETS.

Book value of real estate.....$	724,137.32
Mortgage loans on real estate..	22,750.00
Loans on collateral security....	29,399.00
Book value of bonds and stocks.	6,467,504.76
Cash on hand and in bank.....	1,116,624.86
Premiums in course of collection	1,822,846.06
Bills receivable	2,600.00
Other ledger assets.....	255,814.69
Total ledger assets.....$	10,441,676.69

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	82,180.90
Gross assets .....$	10,523,857.59

DEDUCT ASSETS NOT ADMITTED.

Guarantee attorneys subscription .....$	9,767.93	
Bills receivable	2,600.00	
Market value of special deposits in excess of liabilities...	181,160.36	
Gross premiums in course of collection	277,527.38	
Book value of real estate, bonds and stocks over market value	345,782.41	
$		816,838.08
Total admitted assets.....$		9,707,019.51

LIABILITIES.

Net amount of unpaid losses...$	2,178,268.02
Total unearned premiums.....	3,662,724.12
Commission and brokerage....	305,635.09
Salaries, rents, bills, etc.....	8,796.14
State, county and municipal taxes	143,426.23
Estimated value of investigation and adjustment of unpaid claims	6,300.00
Return and re-insurance premiums	78,947.52
Other liabilities	139,759.44
Total liabilities .....$	6,523,856.56

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	431,561.62
Total losses paid during the year	184,081.97

RICHARD D. LONG, Vice-President.
J. N. RICHARDSON, Asst. Secretary.

Subscribed and sworn to before me this 27th day of January, 1916.

WM. J. MCFEELY,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Guarantee Company of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	250,000.00

INCOME.

Premiums received during the year .....$	214,459.51
Interest, rents and dividends....	37,504.54
Total income .....$	251,964.05

DISBURSEMENTS.

Losses paid during the year.....$	45,762.39
Investigation and adjustment of claims	3,831.37
Commission or brokerage.....	30,030.98
Salaries, fees and all other charges of officers, clerks, agents and employes.....	64,767.92
Rents	8,835.00
All other taxes, licenses and insurance department fees.....	2,150.57
Legal expenses, advertising, printing and stationery.....	8,468.98
Postage, telegraph, telephone, express, furniture and fixtures..	5,595.19
Stockholders for interest or dividends	20,000.00
All other disbursements.....	2,762.62
Total disbursements .....$	193,205.02

LEDGER ASSETS.

Book value of bonds and stocks.$	866,373.75
Cash on hand and in bank.....	90,855.82
Premiums in course of collection	16,038.01
Other ledger assets.....	27,717.30
Total ledger assets.....$	1,000,984.88

NON-LEDGER ASSETS.

Interest and rents due and accrued	6,451.67
Market value of real estate, bonds and stocks over book value....	19,944.25
Gross assets .....$	1,027,380.80

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	1,046.25
Total admitted assets.....$	1,026,334.55

LIABILITIES.

Net amount of unpaid losses....$	27,174.30
Total unearned premiums.....	110,583.00
Commission and brokerage.....	2,165.67
Salaries, rents, bills, etc.....	34.68
State, county and municipal taxes	4,037.24
Estimated expenses of investigation and adjustment of unpaid claims	1,250.00
Other liabilities	42,500.00
Total liabilities .....$	187,744.89

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	8,619.17
Total losses paid during the year	1,985.20

DANIEL J. TOMPKINS, President.
WARD E. FLAXINGTON, Asst. Secy.

Subscribed and sworn to before me this 27th day of January, 1916.

HARRY GORDON,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Employers' Liability Assurance Corporation, Ltd., of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash .....$	715,000.00

INCOME.

Premiums received during the year .....$	6,889,055.53
Interest, rents and dividends....	280,044.37
From agents' balances previously charged off	806.83
Increase in book value of ledger assets	41,834.42
Total income .....$	7,211,741.15

DISBURSEMENTS.

Losses paid during the year....$	3,159,384.93
Investigation and adjustment of claims	609,687.01
Commission or brokerage.....	1,531,082.33
Salaries, fees and all other charges of officers, clerks, agents and employes.....	438,332.28
Rents	27,795.52
All other taxes, licenses and insurance department fees.....	196,079.54
Legal expenses, advertising, printing and stationery.....	85,034.37
Postage, telegraph, telephone, express, furniture and fixtures..	36,975.02
Remitted to Home Office.....	276,548.31
All other disbursements.....	40,471.95
Agents' balances charged off....	6,589.77
Decrease in book value of ledger assets	63,083.67
Total disbursements .....$	6,471,064.70

LEDGER ASSETS.

Book value of bonds and stocks.$	7,369,105.31
Cash on hand and in bank.....	127,401.18
Premiums in course of collection	1,648,894.96
Other ledger assets.....	20,000.00
Total ledger assets.....$	9,165,401.45

NON-LEDGER ASSETS.

Interest and rents due and accrued .....$	98,402.89
Gross assets .....$	9,263,804.34

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection .....$	111,655.68
Total admitted assets.....$	9,152,148.66

LIABILITIES.

Net amount of unpaid losses...$	2,730,683.00
Total unearned premiums.....	3,025,899.61
Commission and brokerage.....	347,369.62
Salaries, rents, bills, etc.....	50,000.00
State, county and municipal taxes	110,000.00
Estimated expenses of investigation and adjustment of unpaid claims	7,880.00
Other liabilities	500,000.00
Total liabilities .....$	6,771,832.23

BUSINESS IN ILLINOIS.

Total premiums received during the year .....$	405,773.22
Total losses paid during the year	218,169.42

SAMUEL APPLETON, U. S. Manager.
FRANKLIN P. HATTON,
Supt. of Accounts Dept.

Subscribed and sworn to before me this 7th day of February, 1916.

HARRY F. MORSE,
[SEAL] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the European Accident Insurance Company of London, England, on

the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law

CAPITAL.

Deposit capital	$ 600,000.00

INCOME.

Premiums received during the year	$ 954,067.40
Interest, rents and dividends	54,341.67
Total income	$ 1,008,409.07

DISBURSEMENTS.

Losses paid during the year	$ 296,556.46
Investigation and adjustment of claims	12,086.30
Commission or brokerage	298,708.76
Salaries, fees and all other charges of officers, clerks, agents and employes	8,199.48
Rents	1,278.77
All other taxes, licenses and insurance department fees	5,841.00
Legal expenses, advertising, printing and stationery	901.68
Postage, telegraph, telephone, express, furniture and fixtures	720.56
All other disbursements	8,240.53
Total disbursements	$ 632,533.54

LEDGER ASSETS.

Book value bonds and stocks	$ 1,302,694.46
Cash on hand and in bank	254,049.84
Premiums in course of collection	215,951.41
Total ledger assets	$ 1,772,695.71

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 17,508.16
Gross assets	$ 1,790,203.87

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate, bonds and stocks over market value	$ 6,521.15
Total admitted assets	$ 1,783,682.72

LIABILITIES.

Net amount of unpaid losses	$ 429,512.24
Total unearned premiums	487,959.28
Commission and brokerage	71,609.60
Salaries, rents, bills, etc	100.00
State, county and municipal taxes	10,000.00
Estimated expenses of investigation and adjustment of unpaid claim	982.36
Other liabilities	58,519.24
Total liabilities	$ 1,058,682.72

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 105,720.60
Total losses paid during the year	24,292.27

R. A. Folson, Managing Director.

Subscribed and sworn to before me this 14th day of February, 1916.

[SEAL] Helen Nestler, Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the General Accident, Fire and Life Assurance Corp., Ltd., of New York, in the State of New York, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 250,000.00

INCOME.

Premiums received during the year	$ 3,063,953.65
Policy fees required or represented by application	172,000.00
Borrowed money	130,000.00
Interest, rents and dividends	92,071.49
From other sources	825,000.00
From agents' balances previously charged off	4,325.48
Profit on sale or maturity of ledger assets	3,381.94
Total income	$ 4,290.732.56

DISBURSEMENTS.

Losses paid during the year	$ 1,827,665.47
Investigation and adjustment of claims	380,064.47
Policy fees retained by agents	172,000.00
Commission or brokerage	810,195.95
Salaries, fees and all other charges of officers, clerks, agents and employes	389,601.32
Rents	37,784.76
Repairs, expenses and taxes on real estate	8,765.21
All other taxes, licenses and insurance department fees	94,816.64
Legal expenses, advertising, printing and stationery	65,711.24
Postage, telegraph, telephone, express, furniture and fixtures	38,427.33
Borrowed money prepaid	290,000.00
All other disbursements	33,247.40
Agents' balances charged off	62,573.99
Loss on sale or maturity of ledger assets	19,443.69
Interest on borrowed money	3,190.77
Total disbursements	$ 4,233,488.24

LEDGER ASSETS.

Book value of real estate	$ 218,579.81
Mortgage loans on real estate	12,400.00
Book value of bonds and stocks	2,102,087.54
Cash on hand and in bank	194,489.22
Premiums in course of collection	706,527.08
Bills receivable	368.70
Other ledger assets	141,268.83
Total ledger assets	$ 3,375,721.18

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 24,001.99
Other non-ledger assets	2,686.62
Gross assets	$ 3,402,409.79

DEDUCT ASSETS NOT ADMITTED

Agents sundry balance	$108,193.56	
Bills receivable	368.70	
Premiums in litigation	20,867.25	
Gross premiums in course of collection	175,751.63	
Book value of real estate, bonds and stocks over market value	122,232.14	
Market value of special deposits in excess of liabilities	66,379.00	
		$ 493,792.28
Total admitted assets		$ 2,908,617.51

LIABILITIES.

Net amount of unpaid losses	$ 1,235,926.76
Total unearned premiums	1,097.569.44
Commission and brokerage	149,933.03
Salaries, rents, bills, etc	11,607.76
State, county and municipal taxes	53,806.42
Estimated expenses of investigation and adjustment of unpaid claims	8,274,44
Other liabilities	17,540.16
Total liabilities	$ 2,574,658.01

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 336,371.46
Total losses paid during the year	215,047.58

Frederick Richardson, U. S. Mgr.
H. E. Southam, Asst. U. S. Mgr.

Subscribed and sworn to before me this 29th day of February, 1916.

[SEAL] George Wilkes, Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Guarantee Company of North America of Montreal, Canada, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 200,000.00

INCOME.

Premiums received during the year	$ 185,571.27
Interest, rents and dividends	50,156.12
From other sources	53,953.21
Total income	$ 289,680.60

DISBURSEMENTS.

Losses paid during the year	$ 33,317.60
Investigation and adjustment of claims	2,246.80
Commission or brokerage	20,796.17
Salaries, fees and all other charges of officers, clerks, agents and employes	76,178.99
Rents	8,744.08
Repairs, expenses and taxes on real estate	257.54
All other taxes, licenses and insurance department fees	5,180.19
Legal expenses, advertising, printing and stationery	5,366.61
Postage, telegraph, telephone, express, furniture and fixtures	3,778.74
All other disburements	3,520.14
Agents' balances charged off	54,946.88
Loss on sale or maturity of ledger assets	1,544.97
Total disbursements	$ 215,878.71

LEDGER ASSETS.

Book value of real estate	$ 2,650.00
Book value of bonds and stocks	626,304.60
Cash on hand and in bank	163,104.61
Premiums in course of collection	5,853.49
Other ledger assets	26,492.32
Total ledger assets	$ 824,405.02

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 3,379.90
Market value of real estate, bonds and stocks over book value	46,130.40
Gross assets	$ 873,915.32

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 70.49	
Market value of special deposits in excess of liabilities	10,791.84	
		$ 10,862.33
Total admitted assets		$ 863,052.99

LIABILITIES.

Net amount of unpaid losses	$ 16,163.00
Total unearned premiums	99,459.50
Commission and brokerage	289.40
Salaries, rents, bills, etc	500.00
State, county and municipal taxes	4,000.00
Total Liabilities	$ 120,411.90

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 16,377.01
Total losses paid during the year	6,034.41

Hartland S. McDougall, President.
Richard B. Scott, Secretary.

Subscribed and sworn to before me this 8th day of February, 1916.

[SEAL] John Mulcaer, Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the London Guarantee and Accident Company of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit capital	$ 500,000.00

INCOME.

Premiums received during the year	$ 4,508,887.41
Interest, rents and dividends	194,020.01
From other sources	16,835.49
Profit on sale or maturity of ledger assets	13,180.00
Total income	$ 4,732,922.91

DISBURSEMENTS.

Losses paid during the year	$ 2,158,303.50
Investigation and adjustment of claims	465,017.77
Commission or brokerage	972,675.79
Salaries, fees and all other charges of officers, clerks, agents and employes	477,391.15
Rents	15,331.72
All other taxes, licenses and insurance department fees	110,641.27
Legal expenses, advertising, printing and stationery	42,602.11
Postage, telegraph, telephone, express, furniture and fixtures	6,736.30
Remitted Home Office, London	11,800.00
All other disbursements	41,653.46
Loss on sale or maturity of ledger assets	19,130.00
Total disbursements	$ 4,321,283.07

LEDGER ASSETS.

Mortgage loans on real estate	$ 4,500.00
Book value of bonds and stocks	4,117,024.84
Cash on hand and in bank	215,123.83
Premiums in course of collection	1,108,016.42
Other ledger assets	146,890.19
Total ledger assets	$ 5,591,555.28

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 71,577.53
Gross assets	$ 5,663,132.81

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$160,382.56	
Book value of real estate, bonds and stocks over market value	174,531.87	
Market value of special deposits in excess of liabilities	6,855.58	
		$ 341,870.01
Total admitted assets		$ 5,321,362.80

LIABILITIES.

Net amount of unpaid losses	$ 2,029,822.97
Total unearned premiums	1,653,925.49
Commission and brokerage	195,420.06
Salaries, rents, bills, etc.	7,500.00
State, county and municipal taxes	66,423.94
Return and re-insurance premiums	87,071.83
Estimated expenses of investigation and adjustment of unpaid claims	2,500.00
Other liabilities	260,000.00
Total liabilities	$ 4,302,664.29

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 533,855.66
Total losses paid during the year	339,920.44

F. W. Lawson, U. S. Manager.

Subscribed and sworn to before me this 28th day of January, 1916.

H. W. Beal,
[seal] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Ocean Accident and Guarantee Corp., Lmt., of London, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Deposit Capital	$ 450,000.00

INCOME.

Premiums received during the year	$ 4,523,237.93
Interest, rents and dividends	214,964.04
From agents' balance previously charged off	2,794.13
Profit on sale or maturity of ledger assets	5,520.36
Total income	$ 4,746,516.46

DISBURSEMENTS.

Losses paid during the year	$ 1,940,214.21
Investigation and adjustment of claims	334,481.98
Commission or brokerage	974,995.94
Salaries, fees and all other charges of officers, clerks, agents and employes	481,754.69
Rents	20,175.50
All other taxes, licenses and insurance department fees	126,355.43
Legal expenses, advertising, printing and stationery	29,130.72
Postage, telegraph, telephone, express, furniture and fixtures	16,977.15
All other disbursements	278,108.79
Loss on sale or maturity of ledger assets	2,468.75
Total disbursements	$ 4,204,663.16

LEDGER ASSETS.

Mortgage loans on real estate	$ 123,000.00
Book value of bonds and stocks	5,219,871.98
Cash on hand and in bank	164,179.57
Premiums in course of collection	817,941.06
Bills receivable	9,297.45
Other ledger assets	142,472.42
Total ledger assets	$ 6,476,762.48

NON-LEDGER ASSETS.

Interest and rents due and accrued	72,316.86
Gross assets	$ 6,549,079.34

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	$ 9,297.45	
Gross premiums in course of collection	80,847.67	
Book values of real estate, bonds and stocks over market value	352,815.98	
Overdue accrued interest on bond in default	4,516.67	
		$ 447,477.77
Total admitted assets		$ 6,101,601.57

LIABILITIES.

Net amount of unpaid losses	$ 1,915,961.93
Total unearned premiums	1,885,278.58
Commission and brokerage	162,781.92
Salaries, rents, bills, etc.	10,000.00
State, county and municipal taxes	90,000.00
Estimated expenses of investigation and adjustment of unpaid claims	8,000.00
Return premiums	8,227.99
Other liabilities	711,630.04
Total liabilities	$ 4,791,880.46

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 306,368.09
Total losses paid during the year	148,681.20

William J. Gardner, Manager.

Subscribed and sworn to before me this 29th day of January, 1916.

Herbert Ramley,
[seal] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the Zurich General Acc. and Lia. Ins. Co., Ltd., of Zurich, Switzerland, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$ 260,000.00

INCOME.

Premiums received during the year	$ 1,734,826.39
Interest, rents and dividends	77,013.23
From other sources	236,894.65
From agents' balances previously charged off	749.71
Profit on sale or maturity of ledger assets	91.25
Total income	$ 2,049,575.23

DISBURSEMENTS.

Losses paid during the year	$ 630,034.28
Investigation and adjustment of claims	167,976.91
Commission or brokerage	367,446.81
Salaries, fees and all other charges of officers, clerks, agents and employes	179,764.52
Rents	8,885.63
All other taxes, licenses and insurance department fees	39,341.35
Legal expenses, advertising, printing and stationery	13,809.01
Postage, telegraph, telephone, express, furniture and fixtures	9,587.09
All other disbursements	255,673.31
Total disbursements	$ 1,672,518.91

LEDGER ASSETS.

Book value of bonds and stocks	1,861,712.50
Cash on hand and in bank	299,335.89
Premiums in course of collection	355,108.92
Other ledger assets	57,073.86
Total ledger assets	$ 2,573,231.17

NON-LEDGER ASSETS.

Interest and rents due and accrued	$ 33,667.08
Gross assets	$ 2,606,898.25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection	$ 96,251.21	
Book value of real estate, bonds and stocks over market value	41,492.62	
Over due and accrued interest on bonds in default	4,666.67	
		$ 142,410.50
Total admitted assets		$ 2,464,487.75

LIABILITIES.

Net amount of unpaid losses	$ 692,298.30
Total unearned premiums	759,295.67
Salaries, rents, bills, etc.	2,000.00
State, county and municipal taxes	34,000.00
Estimated expense of investigation and adjustment of unpaid claims	2,177.00
Other liabilities	250,000.00
Total liabilities	$ 1,739,770.97

BUSINESS IN ILLINOIS.

Total premiums received during the year	$ 454,710.42
Total losses paid during the year	208,057.52

Harold W. Letton,
U. S. Manager and Atty.

Subscribed and sworn to before me this 16th day of February, 1916.

Don J. Bierwert,
[seal] Notary Public.

OFFICIAL PUBLICATION

Annual Statement of the United States Branch of the Yorkshire Insurance Company of York, England, on the 31st day of December, 1915, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of deposit capital	$ 200,000.00

INCOME.

Premiums received during the year	552,561.86
Interest, rents and dividends	29,610.03
Received from home office	50,533.63
Profit on sale of maturity of ledger assets	551.96
Total income	$ 633,257.48

DISBURSEMENTS.

Losses paid during the year	$ 284,667.18
Expenses of adjustment and settlement of losses	5,365.17
Commissions or brokerage	123,260.02
Salaries, fees and all other charges of officers, clerks, agents and employes	69,090.26
Rents	5,122.50
Advertising, printing and stationery, postage, etc.	8,383.55
Legal expenses, furniture, fixtures and maps	3,048.99
agents and employes	69,090.26
Underwriters' boards, fire department and salvage corps, fees, etc.	13,837.54
Inspection and surveys	2,269.04
State, insurance departments, taxes and fees	16,339.28
Other licenses, fees and taxes	7,242.22
All other disbursements	3,734.68
Remittance to home office	4,718.54
Total disbursements	$ 547,078.97

LEDGER ASSETS.

Book value of bonds and stocks	$ 772,076.00
Cash in office and bank	126,307.50
Agents' balances	135,694.57
Total ledger assets	$ 1,034,078.07

NON-LEDGER ASSETS.

Interest accrued	$ 12,110.41
Market value of real estate, bonds and stocks over book value	183.40
Sundry reinsurance companies losses recoverable	183.40
Gross assets	$ 1,046,371.88

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due	$ 1,566.05	
Flint & Pere Marquette R. R. Co.	3,500.00	
Book value, real estate, bonds and stocks over market value	1,706.00	
Cash in San Francisco office	100.00	
Special deposits to secure liabilities in	1,694.07	
		8,566.12
Total admitted assets		$ 1,037,805.76

LIABILITIES.

Losses adjusted and unpaid	$ 11,257.00	
Losses in process of adjustment or in suspense	58,196.28	
Losses resisted	10,600.00	
Total	$ 80,053.28	
Deduct reinsurance	20,402.45	
Net amount of unpaid losses		$ 59,650.83
Total unearned premiums		473,476.80
Salaries, rents, bills, taxes, etc.		9,500.00
Total liabilities		$ 542,627.63

BUSINESS IN ILLINOIS.

Total risks taken during the year	$ 7,213,287.00
Total premiums received during the year	68,292.77
Total losses incurred during the year	19,322.35

Frank & Du Bois, U. S. Managers.

Subscribed and sworn to before me this 1st day of February, 1916.

Theo. L. Beh, Notary Public.
[seal]

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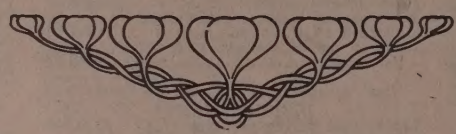

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